MFPDM Issuer User Manual PPM Version 2.0

New Pool Processing System – Multifamily Pool Delivery Module

U.S. Department of Housing and Urban Development

May 2018

Solution Information

	Information
Solution Name	*Multifamily Pool Delivery Module*
Solution Acronym	*MFPDM*
Project Cost Accounting System (PCAS) Identifier	*N/A*
Document Owner	*J. Janovsky*
Primary Segment Sponsor	
Version/Release Number	*0.1*

Document History

Version No.	Date	Author	Revision Description
0.1	06-Dec-2017	J. Janovsky	Initial Draft
0.2	Jan 2018	T. Lee, W. Gayle	Ops Review and Feedback,
0.3	Jan 2018	J. Janovsky	Add section for step by step per pool type
0.3	08-Feb-2018	T. Lee, W. Gayle	Ops Review
0.4	09-Feb-2018	J. Janovsky, D. Manor-Zahavi	Updated section 3.11.1 and 3.11.2
0.5	23-Mar-2018	Ops Review	Approved for submission to Ginnie Mae
0.5	4-10-2018	Ops approval	Review and approval of screen shots replaced for annex/non-level
0.5	5-9-2018	Ginnie Mae	Approved

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Figures

1 Solution Summary

A core Ginnie Mae function is to allow Issuers to submit pool and loan data to be assembled and issued as Ginnie Mae Mortgage-Backed Securities (MBS). This process is currently initiated by Issuers utilizing the Ginnie*NET* application to electronically submit the required information. Pool and loan data is submitted through the use of electronically uploaded files or by manual data entry.

1.1 Features

- **My Dashboard**

- **Pools & Loans View**

- **Pool Details**

- **All Loans**

- **Loan Details**

- **Draw History Details**

- **Manually add pools, loans, and draws**

- **Import and Export pools, loans, and draws**

- **Modify pools, loans, and draws**

- **Delete and Recall pools**

- **Maintenance**

1.2 Configuration

The MFPDM application is implemented on the existing web-based Ginnie Mae Enterprise Portal (MyGinnieMae). No new or enhanced hardware will be required to support MFPMD application.

Before logging in, to view the MyGinnieMae System Configuration information, click Portal Help located at the bottom of the screen. This will display details about system, connectivity, and browser requirements.

Note: Pop-ups and JavaScript must be enabled. Cookies should be allowed in the Browser Settings.

For answers to questions or to make any comments or suggestions regarding the above, please contact the Ginnie Mae Relationship Services Group/Help Desk at 1-800-234-4662, Option 1 or email ginniemae1@bnymellon.com.

1.3   Data Flows

The following data flow reflects the different operational activities for the Multifamily Pool Submission:

- Issuers create a new Multifamily Pool , save and validate
- Issuers can then add a Loan and Draws (if applicable) and validate again
- Issuer submits the pool for Final Certification
- Certification will happen as it does today by Document Custodian and once this is complete the pool status is updated to Final Certified
- Pool can continue path to Issuance.
- Issuers can also delete pools that have not yet been submitted for Final Certification
- Issuers can recall pools that have not been released for issuance by the system.

1.4   Contingencies and Alternate Modes of Operation

The MyGinnieMae Information System (IS) Contingency Plan exists to ensure resumption of time-sensitive operations and services in the event of an emergency and/or disaster (fire, power or communications blackout, tornado, hurricane, flood, earthquake, civil disturbance, etc.). The MyGinnieMae Contingency Plan applies to the functions, operations, and resources necessary to restore and resume operations applicable to MyGinnieMae.

Full Plan activation occurs in the event of a major system failure. At that time, the system fails over to the alternate processing site. Users of the system are notified in accordance with standard IT Operations notification – first that full plan activation is in progress, and again when activation is complete. In addition, the help desk is provided with regular system status updates.

If there is a minor system failure or a planned outage, related outage information including start time, end time, and estimated duration is posted to the MyGinnieMae Portal Public Landing Page. Ginnie Mae is notified, and a message is provided to the help desk for assisting users when they call. This notification is provided a week in advance for planned outages such as a Disaster Recovery exercise.

If Users observe any security related abnormal behavior in MyGinnieMae, they must report the observation to the Pool Processing Agent (PPA) by contacting the help desk at 1-800-234-4662, or email ginniemae1@bnymellon.com.

2   Getting Started

The Multifamily Pool Delivery Module (MFPDM) project provides an updated application interface to those processes and procedures that are currently supported through the Ginnie*NET* application. Pool Certification processes performed by Document Custodians will remain in Ginnie*NET*, as is, until a later release.

2.1   Software Version

The MFPDM application is a web-based solution and is updated at the server level. Users will always be directed to the latest version. Internet Explorer (IE) version 11, Firefox and Chrome are compatible web browsers. The MFPDM application does not support other web browsers.

To access the MFPDM Application via the IE browser, Users may need to disable the browser compatibility settings by following these steps:

1. Open IE browser.

2. Click on the Tools icon on the top right corner of the screen.

3. Click on the Compatibility View Setting option.

4. Ensure the 'Display Intranet sites in Compatibility View' option is not checked.

5. Click on Close to continue.
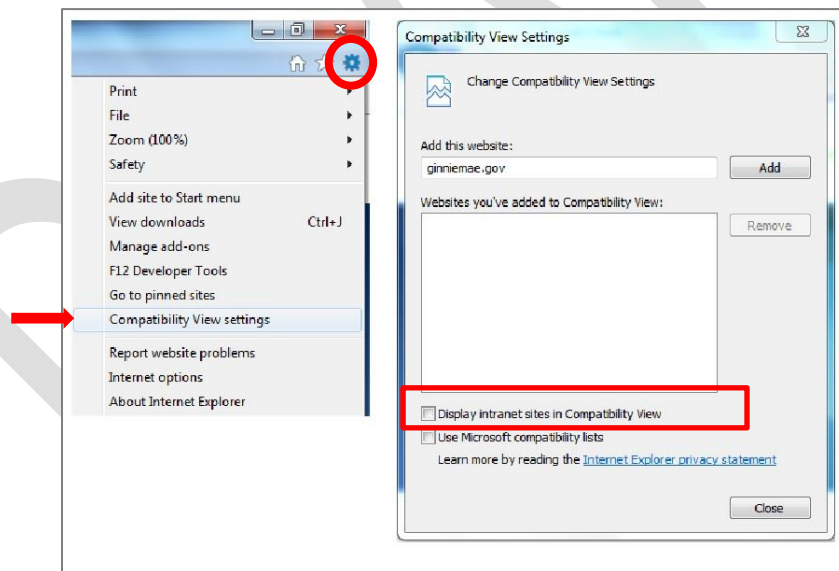
Figure 1: Compatibility Setting

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2.2   Access Information

There are six user roles associated with MFPDM.

Table 1 - User Access

Role	User	Description
INTERNAL		
Government Employees OSO Operations	OSO Operations	Allowed read-only access within MFPDM
Government Employees OSO Approvers	OSO Approvers	Allowed read-only access within MFPDM
Government Employees OIPM – MF	Ginnie Mae Account Executive (AE)	Allowed cross-Issuer, read-only access within the MFPDM
PPA Operations Administrator	System Administrator - Pool Processing Agent (PPA)	Allowed read-only access within MFPDM Allowed to assign Organization Administrator user roles
EXTERNAL		
Organization Administrators	Members of the Issuer institution who serve as local administrators for the system	Allowed to add, edit, and remove the permissions of all Issuer and Sub-Servicer users in the local system
Data Entry Personnel	Issuers	Users with the ability to upload, manually enter, and review and edit pool data, run business rules for Final Certifications
Authorized Signer	Issuers	Users with registered authentication credentials that can retrieve pools for certifications, submit pools, recall pools, and submit, accept, and reject pools for immediate transfer

2.3   Logging On

Please refer to the MyGinnieMae Guide for log in instructions.

The MFDPM application is accessed through MyGinnieMae at https://my.ginniemae.gov

Note: Only authorized users may access the system. Unauthorized access is a violation of Federal law and may result in disciplinary actions and /or penalties.

To log into MyGinnieMae:

1. Access MyGinnieMae at https://my.ginniemae.gov. The following screen displays. Select the **🔒Login** button on the upper right.
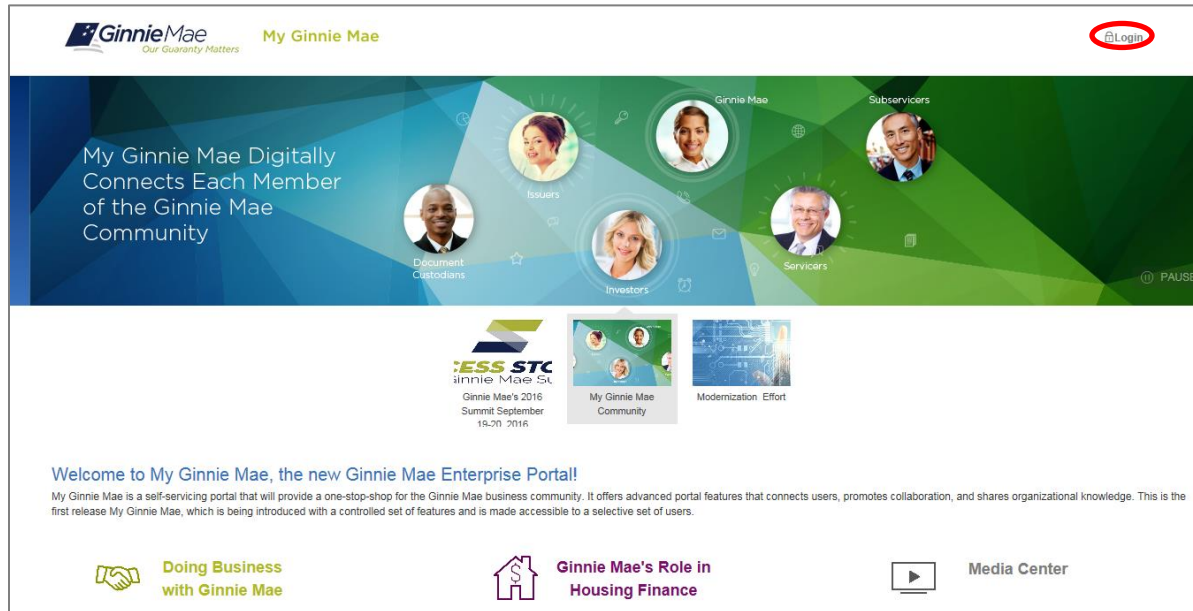
Figure 2: MyGinnieMae Portal Public Landing Page

2. Enter Username and Password and click the **LOGIN** button.

Figure 3: MyGinnieMae Login Page

2.3.1   Invalid Authorization

The User enters a login Username and password and clicks the LOGIN button. If the authorization is valid, the User is navigated to the MFPDM application. If the Username or password is invalid, the following message is displayed:

Figure 4: MyGinnieMae Invalid Login

Note: Passwords are case sensitive; make sure that **Caps Lock** is OFF.

If the login is successful, the MyGinnieMae Welcome page displays.

Figure 5: MyGinnieMae Welcome Page / My Dashboard

2.4   Forgot Password

In case of a forgotten password, navigate to the Login screen and click the **Forgot Password?** link. A message will appear to follow the step step-by-step instructions to reset the forgotten password. This is a standard function of all MyGinnieMae systems. For additional information, please refer to the MyGinnieMae Guide.
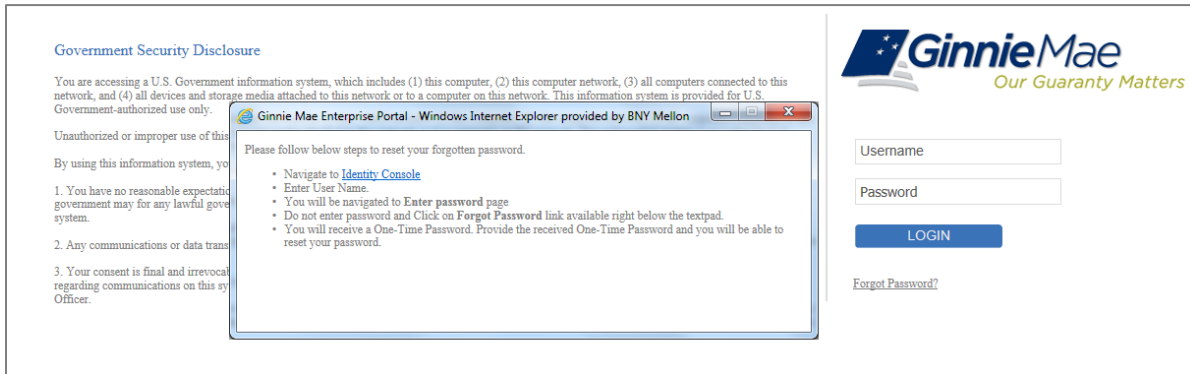
Figure 6: Password Assistance Message

2.5   Exit MyGinnieMae / Extend Session

There are two ways in which Users can log out of MyGinnieMae. Users can choose to log out as seen in step 1 below. Alternatively, MyGinnieMae will timeout after 20 minutes of inactivity and automatically log out the User.

1. Click the LOG OUT ![lock] [Padlock Icon] on the upper right of the screen to exit the Portal.
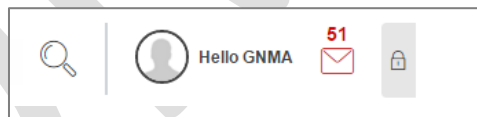
Figure 7: Exit the System

2. The padlock icon then displays the following options:
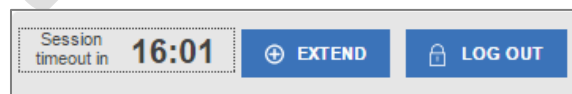
Figure 8: Extend the Session

3. To log out, click the **LOG OUT** button on the right.

4. To extend the session, click the padlock 🔒 icon. The Session Timeout screen displays.

5. Click the **EXTEND** button. When the session is extended, the Portal countdown clock is reset to 20 minutes and the cycle repeats.

6. If the application is left without activity for an extended period, the user will receive the following message:

Expiration Warning

Your session will expire at 11:07:38 AM. You must take action to extend your session.

OK
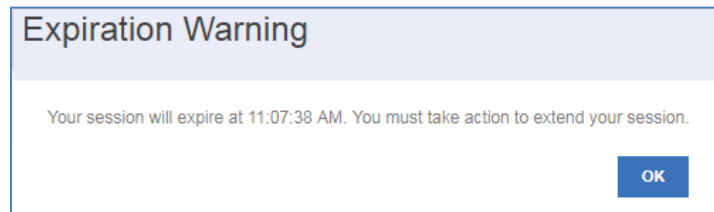
Figure 9: Expiration Warning

7. Clicking OK on the Expiration Warning extends the session for twenty (20) minutes.

2.6   Solution Menu

Below is an overview of the solution as it applies to MFPDM.

2.6.1   My Dashboard

My Dashboard includes recent pool updates for the Issuer, system messages and more.
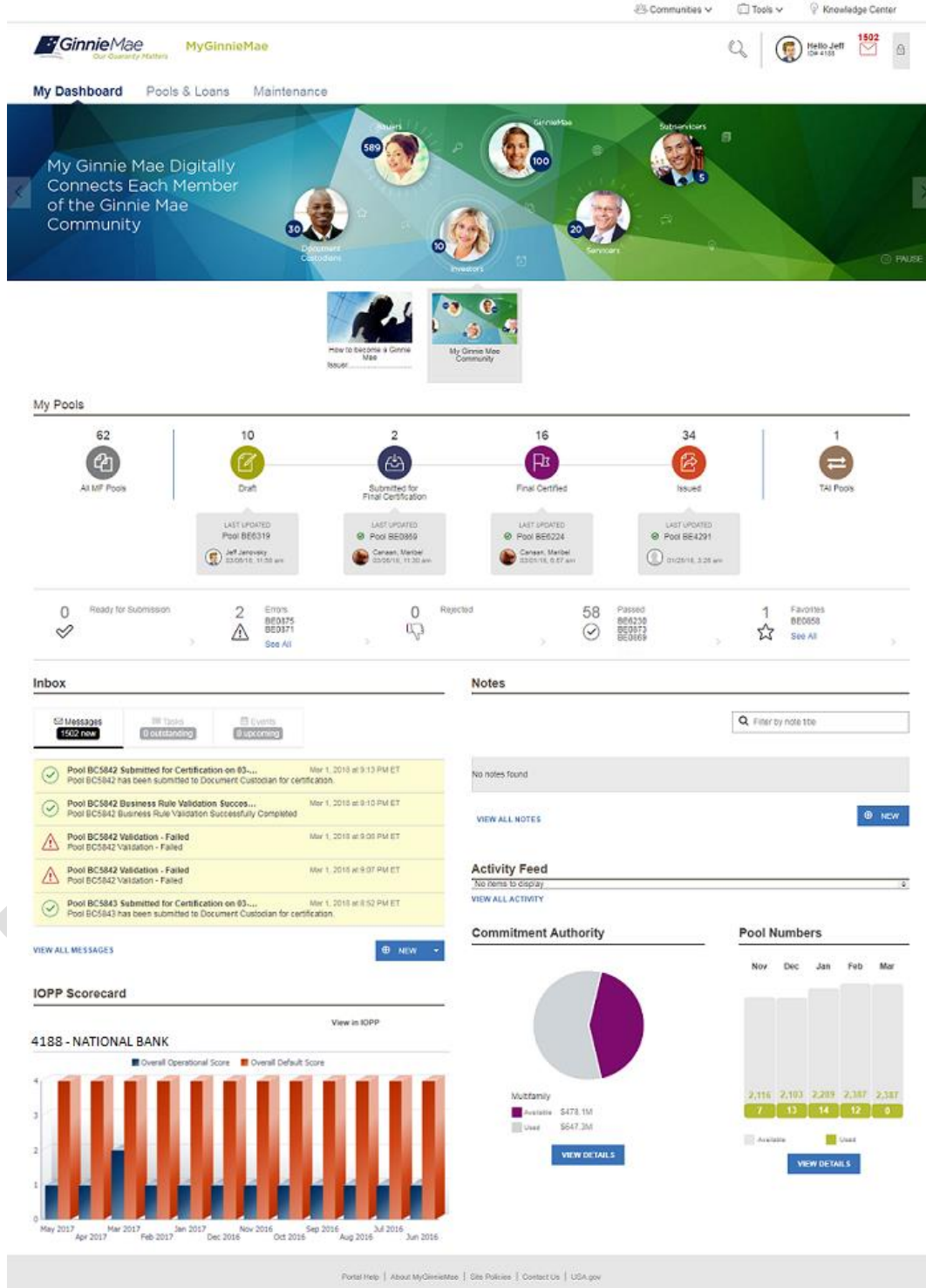
Figure 10: My Dashboard

My Dashboard is organized into the following sections:

Marquee

The Marquee displays a slideshow of latest news, tours, and quick overview of features within the application.

Figure 11: Marquee

My Pools

Shows the total count of all pools associated with the selected Issuer along with the individual count of pools per status. Clicking on an individual status navigates to the pool list screen filtered by the respective status.
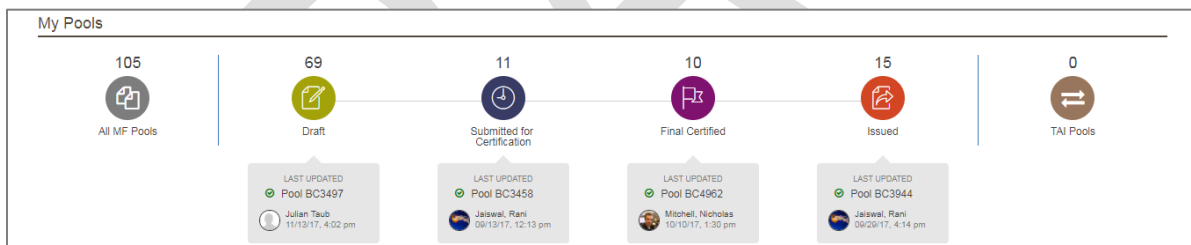
Figure 12: My Pools

Recent Pool Activity

This section shows information related to recent activity within an Issuer's pools. The three most recently active pools from each category are shown. To view a list of pools within a category, click the "See All" link to navigate to the pool list screen filtered by the respective category.

Figure 13: Recent Pool Activity

Inbox

This section contains a summary view of Messages, Tasks, and Events. Clicking on "View All Messages" displays a detailed page of the Inbox.
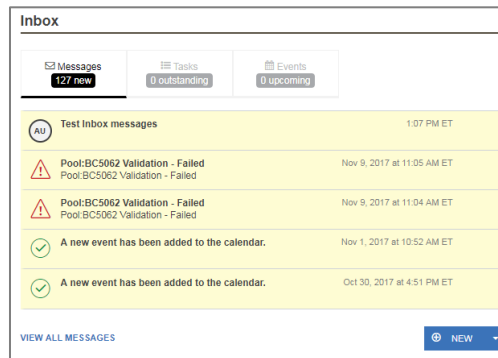
Figure 14: Inbox

Notes

Add, modify, or delete personal notes entered into the system.
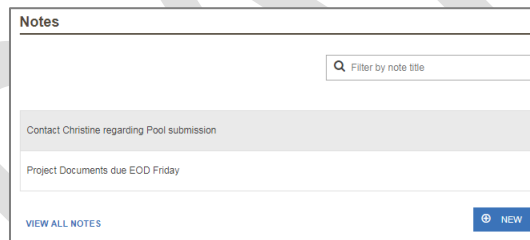
Figure 15: Notes

IOPP Scorecard

The IOPP scorecard shows an overview of an Issuer's operational and overall scores. The user will see a list containing the current month's score along with the prior eleven (11) months for a total period of one (1) year.

Figure 16: IOPP Scorecard

Commitment Authority

This section contains a pie chart that shows a breakdown of Available and Used Commitment Authority. Hovering over any section of the chart displays more detailed information related to that item. Clicking on "View Details" navigates to the respective Commitment Management (CM) application on GMEP 1.0.
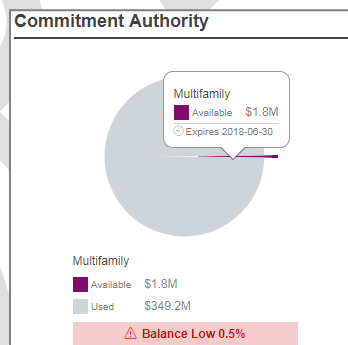
Figure 17: Commitment Authority

Pool Numbers

This section contains a bar chart that shows a breakdown of Available (grey bar) and Used (green bar) Pool Numbers broken down by month. Hovering over the graph shows more detailed information. Clicking on "View Details" navigates the respective Request Pool Number (RPN) application on GMEP 1.0.
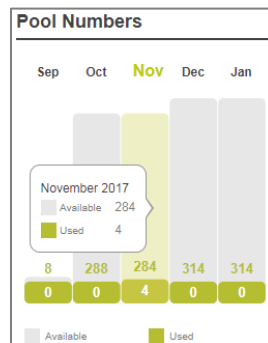
Figure 18: Pool Numbers

2.6.2   User Profile

Clicking on the icon at the upper right displays the user profile.
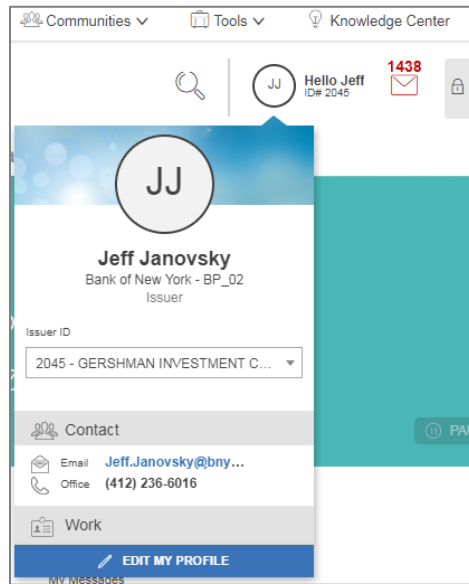
Figure 19: User Profile

1. Select the Issuer ID drop-down menu to change the selected Issuer ID. (Only applicable if Users have access to multiple Issuer IDs).

Figure 20: Edit Profile

2. Users can edit their profile information by clicking .

Note: An Issuer Number/Name must be selected upon logging into MyGinnieMae the first time.

2.6.3 Change Password

The profile update and password change portlets allow Users to change a password for security reasons on a periodic basis or if it has been forgotten. Users may also change a password at any time.

1. Click on the [icon] icon at the upper right.

2. Click [EDIT MY PROFILE].

3. Click [Account].

4. Click the **Change Security Settings** link at the bottom left of the popup.

5. Click on [Change Password] **and** [Reset Password].

6. Enter the current password and then enter the new password twice. The password rules are displayed on the page. Click **Continue**.

Figure 21: Change Password Screen

7. The **Change Image** page will display. Users can choose to change the Image or keep the current selection by clicking **Continue**.
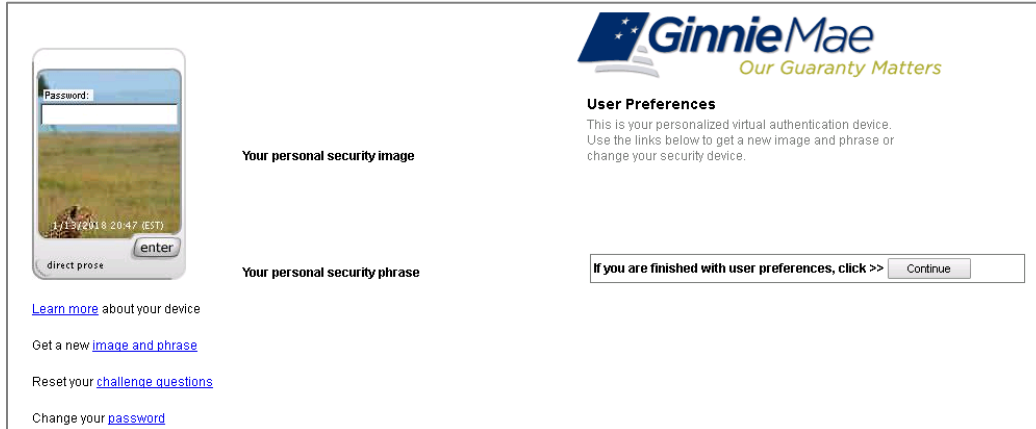
Figure 22: Change Image Screen

8. Users will be redirected to the **Identity Self Service** page, click on **MyGinnieMae Portal** tile to proceed to the Portal and the MFPDM Application.
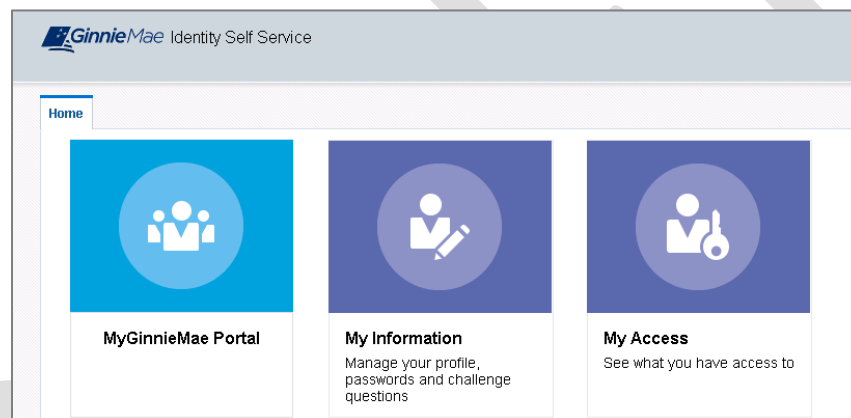
Figure 23: Identity Self Service

 NOTE: Additional information on password resetting and My Dashboard can be found in the MyGinnieMae Guide, which can be found by clicking on the [Knowledge Center] option on the top right corner of the screen.

2.6.4 Messages

The icon at the upper right displays the User's most recent messages. In addition users can view all messages from the Inbox section on My Dashboard (see section 2.6.1).
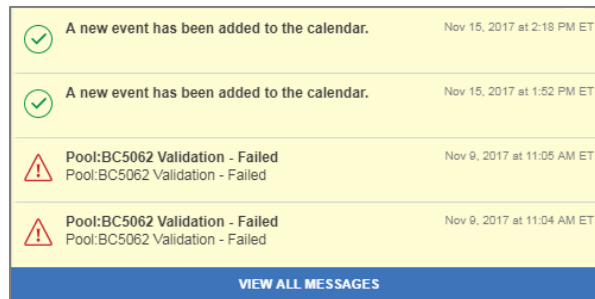
Figure 24: Messages

Users can view all messages by clicking VIEW ALL MESSAGES. Note that pools listed in blue include detailed information. Double-click on a message to view details.
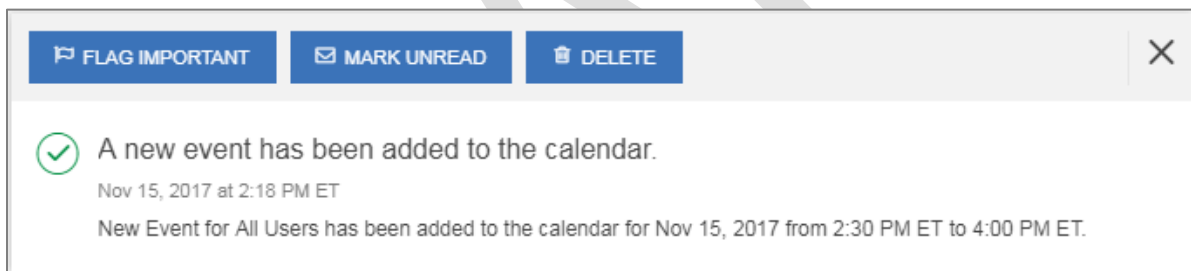
Figure 25: Message Details

Click one of the buttons in the popup to:

- **FLAG IMPORTANT:** message will be marked to save for future reference

- **MARK UNREAD:** the message will be kept in the My Message section

- **DELETE:** the message will be removed

NOTE: Additional information regarding Messages, and My Dashboard, can be found in the MyGinnieMae Guide, available on the 'Knowledge Center' on the top right corner of the screen.

3   Using the Solution (Online)

Below is an overview of the solution as it applies to MFPDM.

3.1   MFPDM Application

3.1.1   Navigating to MFPDM

Upon logon, the User is presented with My Dashboard which displays options for navigating to the MFPDM application.

1. To access the MFPDM application, click the **Pools & Loans** tab at the top of the screen.
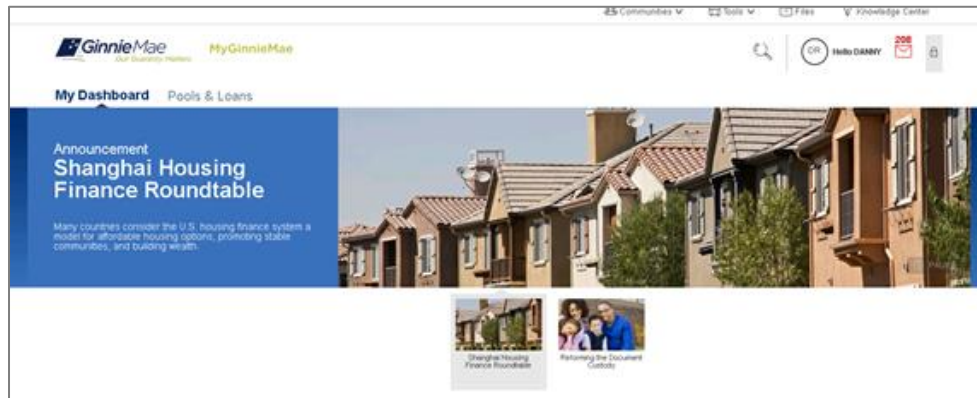
Figure 26: Selecting Pools & Loans Tab to Access MFPDM

2. A One-Time Password (OTP) will be sent to the User's email address and a screen will display prompting User to enter OTP to proceed.
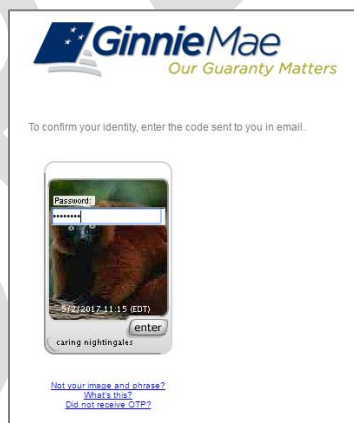
Figure 27: One-Time-Password (OTP) Screen

Notes:

• To meet the Federal Government information security requirements, MyGinnieMae utilizes a multi-factor authentication service (MFA) which verifies credentials against a trusted user directory. The MFA generates and emails a highly secure OTP, ensuring only properly authenticated users are authorized access to critical applications and data.

- The system allows three attempts to enter the OTP code correctly. After 3 invalid attempts the OTP is locked. To unlock the OTP Users will need to contact the Ginnie Mae help desk at 1-800-234-4662, Option 1 or email ginniemae1@bnymellon.com.
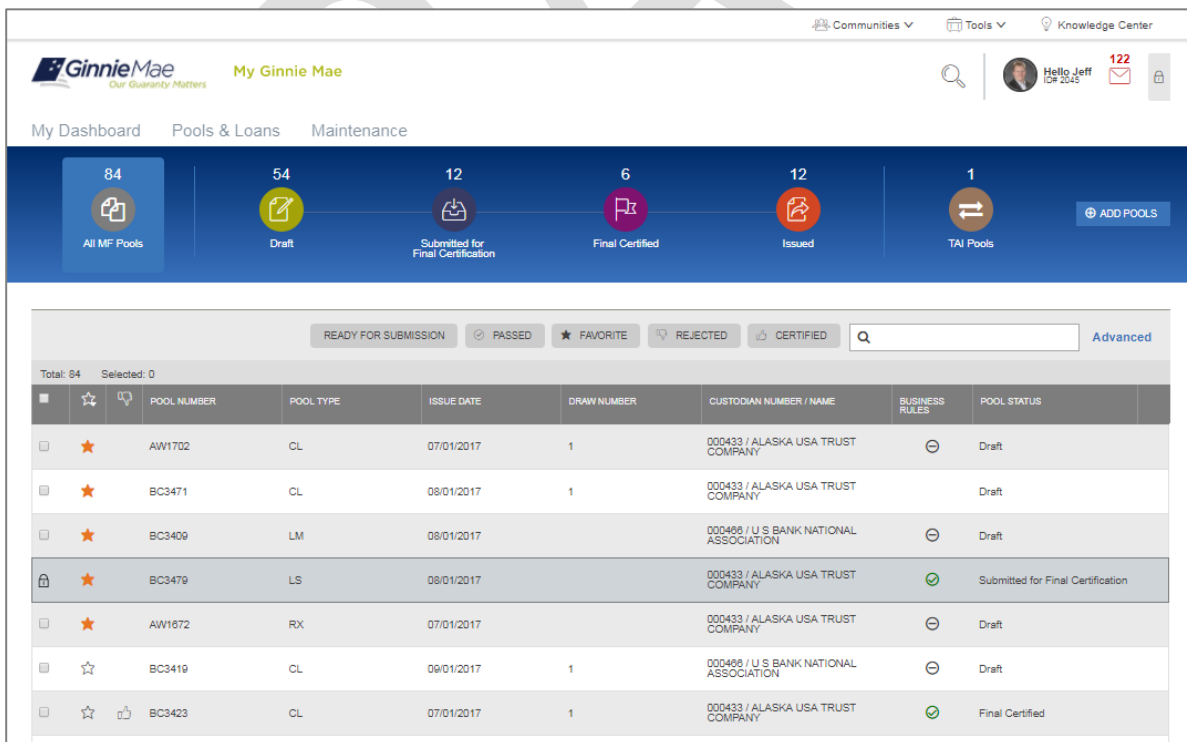
MFPDM Application OTP Timeout Period

The timeout period for the MFPDM application is determined by the duration of the One-Time Password (OTP) login. The OTP session remains active for two (2) hours. If the two (2) hour OTP session has lapsed and the user is in an active session in MFPDM, the session will remain active and the user may continue to work. If the two hour OTP session has lapsed and the user logs out of an active session in MFPDM, upon reentry, the user is prompted to enter a brand new OTP.

Once the OTP is entered, the Pools & Loans page displays all issuer pools and loans that have been created as drafts, submitted for final certification, final certified, and issued. The header displays a tally of pools by status and the lower half of the screen lists all pools with additional sorting details in each column. The screen also includes a search and filtering section.

3.1.2 Pools & Loans Page

Displays a list of pools associated with the selected Issuer ID.

Figure 28: Pools & Loans Page

3.1.2.1 Header

The Header displays Pool Status icons and the number of pools per status. Clicking on any of the icons filters the pool list by that status.

Figure 29: Header

Table 2: Pool Status Icons

Icon	Stage	Definition
	All MF Pools	Summary of all pools in all stages.
	Draft	Pools that have been saved but not yet submitted
	Submitted for Final Certification	Pools that the Issuer has sent to the Document Custodian for Final Certification.
	Final Certified	Pools that have been Final Certified by the Document Custodian.
	Issued	Pools that have been Issued or Transferred to another issuer at time of submission.
	TAI Pools	Pools that are Transferred at Issuance.

3.1.2.2   Add Pools

Clicking on the ⊕ ADD POOLS button provides the option to enter pool information manually or to import pool/loan data.
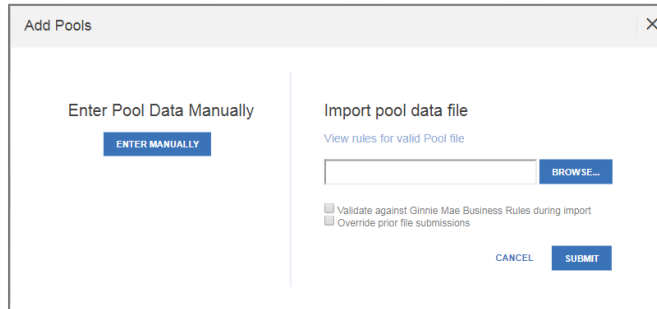
Figure 30: Add Pools

1. Under 'Enter Pool Data Manually', click the **ENTER MANUALLY** button to be taken to the Pool Details screen to manually create a new pool on the Pool Details screen.

2. Under 'Import pool data file', click the **BROWSE...** button to locate a compatible file containing pool/loan data to import.

    a) Select 'Validate against Ginnie Mae Business Rules during import' to run the Ginnie Mae validation process during file import.

    b) Select 'Override prior file submissions' to replace previously entered/imported data.

3.1.2.3   Quick Filters

Located just above the pool list are quick filter buttons that can be utilized to immediately filter the pool list according the button description.
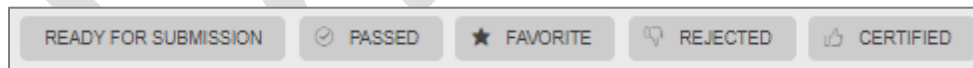
Figure 31: Quick Filters

3.1.2.4   Search

A type-ahead text entry field to search for a specific Pool ID. The system will start searching for matching pools once at least two characters are entered.
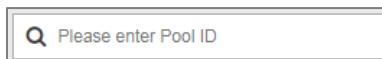
Figure 32: Search

3.1.2.5   ***Advanced Search***

The Advanced Search option allows for filtering the pool list results by multiple criteria at once.
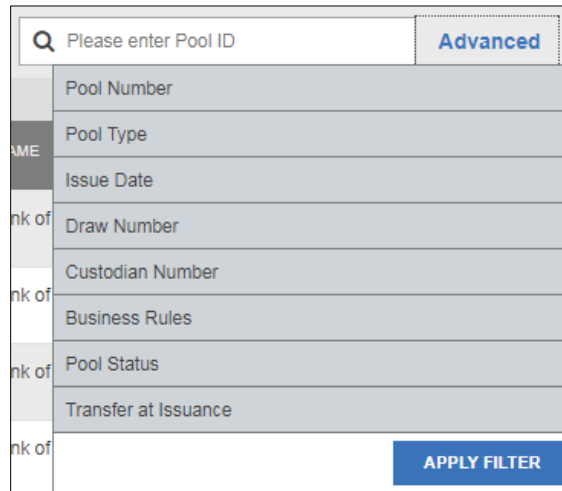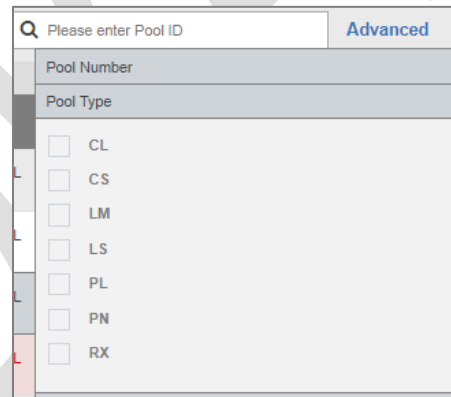
Figure 33: Advanced Search
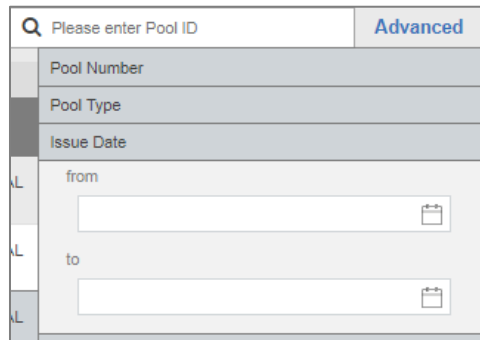
Users can search based on one or more of the following fields:

- Pool Number
- Pool Type
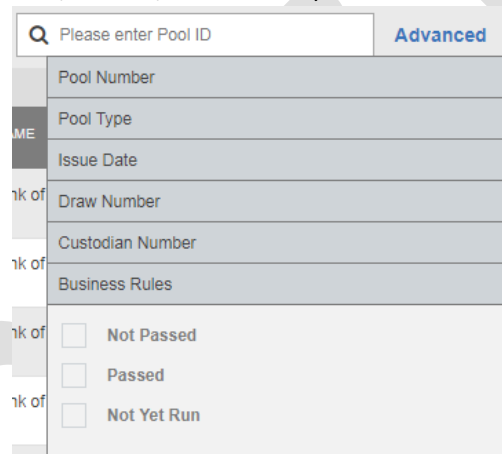
- Issue Date

- Draw Number
- Custodian Number / Name
- Business Rules (Not Passed, Passed, Not Yet Run)

- Pool Status (Draft, Submitted for Final Certification, Final Certified, Issued)
- Transfer at Issuance

3.1.2.6   *Clear Filter*
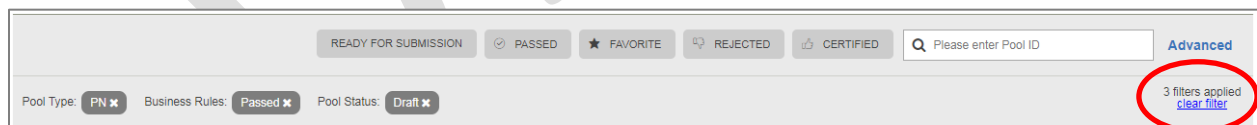
Figure 34: Clear Filter

Users can clear all filters at once by clicking **Clear Filter** on the right. Individual filters may be cleared by clicking on the 'X' on the respective filter.

3.1.2.7 **Pools List**

The lower half of the screen will list the information for all issuer pools. Users can click the column headings or icons to display and sort pools:

Table 3: All Pools Colums

Column	Description
Checkbox ☐	Check to edit, validate or submit a pool or multiple in bulk. A 🔒 next to the pool indicates that it is locked for editing.
Favorite ⭐	Indicates pool(s) the user has an interest in tracking.
Rejected 👎	Indicates the pool was rejected during Final Certification.
Pool Number	6 characters alpha numeric number
Pool Type	CL, CS, LM, LS, PN, RX
Issue Date	Pool issue date.
Draw Number	Numeric character that represents the draw number being viewed.
Custodian Number / Name	Name and number of the Document Custodian for a specific pool.
Business Rules	Business Rules not yet run ⊖ Passed validation ✅ Did not pass validation ❌
Pool Status	Current status of the pool (Draft, Submitted for Final Certification, Certified, Issued).

3.1.3 Pool Header

Figure 35: Pool Header

Viewable at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens, the Pool Header provides vital information including:

- Pool Number
- Favorite status
- Pool Status
- Issue Type
- Issue Date
- Business Rules status
- Draw Number (if applicable)

- Project Number
- Pool Type
- Pool Amount
- Mortgage Amount
- Submission Type
- Security Rate
- Interest Rate
- Maturity Date

3.1.3.1   Pool Actions

Actions available depend on the Pool Type, Submission Type, and Pool Status.

Figure 36: Pool Actions

Table 4 - Pool Actions

Function	Definition
⟳	Manually refreshes the screen.
✎ EDIT	If the pool has not yet been submitted, edit the pool/loan information.
✓ VALIDATE	Once information has been entered and saved, validate the pool/loan data by running Ginnie Mae edits.
🗑 DELETE	Delete a pool, loan, or loans, when a pool is in Draft status.
⊘ CANCEL	Cancel current edits on a screen.
💾 SAVE	Save changes.
⬇ SUBMIT	Submit the pool to the Document Custodian for Final Certification. Note: The validation process runs prior to submission.
↺ RECALL	Available to pools that are in the *Submitted for Final Certification* and *Final Certified* status. Moves the pool from the respective status back to the Draft status. (Authorized Signer users only)
</> EXPORT	Export pool/loan data.
🗎 DOCS	Create/generate forms or reports.
+ MORE ...	When there are more than 4 action buttons available they will appear under More.

3.1.3.2 Contact Cards
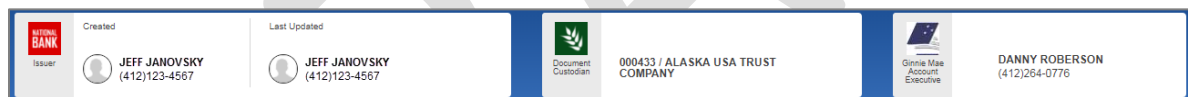
Figure 37: Contact Cards

Viewable at the top of the Pool Details, All Loans, Loan Details, and Draw History Details screens, Contact Cards provide the following information:

- Who created the pool
- The last person to update the pool
- The Document Custodian associated with the pool
- The associated Account Executive

3.1.4 Pool Details Page

Based on the *Schedule of Subscribers and GNMA Guaranty/Contractual Agreement* (HUD-11705) form, this page allows Users to enter Pool data and complete the *Certification and Agreement* (HUD-11711-B) form.

Figure 38: Pool Details Page

Note: Fields marked with an asterisk (*) are required to save a pool.

Table 5: Pool Details Field List

Field Name	Section	Description
Pool Number*	Header Information	The Pool Number is a required, unique, six-alphanumeric value between 100001 and 799999. If alphanumeric, the first two characters of the Pool

Field Name	Section	Description
		Number are letters. The number is pre-assigned by Ginnie Mae.
Issue Date*	Header Information	The date from which a mortgage-backed securities pool issued under the Ginnie Mae mortgage-backed securities program accrues interest. The Issue Date for such pools is always the first calendar day of the month of issue. The field uses a MM/DD/YYYY format (e.g., 01/01/2017).
Issue Type	Header Information	The Issue Type for Multifamily pools will always be "X" indicating that these are Ginnie Mae I pools. Issue Type is system-generated.
Pool Type*	Header Information	Multifamily Pool Types describe the type of mortgages backing the pool. • CL-Construction Loan • CS-Construction Loan Split-Rate • PN-Project Loan – Non-Level Payment • LM-Project Loan – Modified Loan/Mature Loan • LS-Project Loan – 538/515/Small Loans • RX-Project Loan – Mark to Market
Submission Type*	Header Information	The type of Multifamily pool submission. • 01-Initial Construction Loan • 02-Construction Loan Draw • 03-Project Loan Conversion • 04-Initial Project • 05-Final Draw/PN Conversion
Pool Tax ID*	General Information	The tax identification number assigned to the pool, if available.
Initial Pay Date*	General Information	The date of the first security payment (system generated).
Delivery Date*	General Information	The date on which Issuers execute settlement with their purchaser. When saving the pool record, the system will check to make sure that the Delivery Date is more than or equal to the Issue Date and more than or equal to the Current Date. In addition, the Delivery Date must be within the same month as the Issue Date.
Unpaid Balance Date	General Information	The next mortgage payment date (system generated).
Amortization Method	General Information	The Amortization Method for all Multifamily pools is 'Concurrent Date (CD)' (system generated).
Security Interest Rate*	General Information	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions. Project Loans and Construction Loans "Without Ginnie Mae's prior written approval of a different rate, the interest rate on project loan securities is: • For securities backed by a PN, LM, or RX pool, at least one-quarter of one percent (25 basis

Field Name	Section	Description
		points) but not more than one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan; • For securities backed by an LS pool, at least one-half of one percent (50 basis points) below the annual interest rate on the pooled project loan or loans." (The floor of 50 basis points in each case consists of 13 basis points for the Ginnie Mae Guaranty Fee and a minimum Servicing Fee of 37 basis points.)
Mortgage Interest Rate	General Information	The interest rate on the mortgage(s) that make up the pool. For Multifamily pools (Ginnie Mae I), this will be a single interest rate with the exception of LS/RX pools. This field is retrieved by the system from Loan Details screen when the loan data for the pools added.
Servicing Fee	General Information	The Servicing Fee is a fee received by the Issuer and is system generated according to the following formula: Servicing Fee = (Mortgage Interest Rate – Security Interest Rate – Guarantee Fee) The Guaranty Fee for all Multifamily Programs is 13 basis points.
Maturity Date*	General Information	The last payment date for a mortgage-backed securities pool issued under the Ginnie Mae MBS program. Maturity Dates are always on the fifteenth of the month. The field uses a MM/DD/YYYY format (e.g., 02/15/2017). For construction loan pool submissions (Pool Type CL or CS) the Maturity Date represent the construction period of the project of the project loan's last payment date. If, while adding or editing a Construction Loan Draw (Pool Type CL or CS and Submission Type "02") Users have the option to extend the construction period, and can change the Pool Maturity Date under the following conditions: 1. The Maturity Date of the initial draw has not expired; and 2. Ginnie Mae has approved the extension in writing.
Cross-Reference Pool	General Information	PN/PL Pool ID which is reserved for the associated CL/CS Pool.
Security Interest Split Rate	General Information	For CS pools, allows the issuer to modify the Mortgage Interest Rate during the construction loan period.
PL/PN Security Rate	General Information	The security interest rate that applies to the PL/PN conversion pool
Custodian Number/Name	Master Agreements	The number and legal name of a financial institution that holds the required documents relating to pooled mortgages for the life of a Ginnie Mae pool or loan package until it is replaced by another such institution.

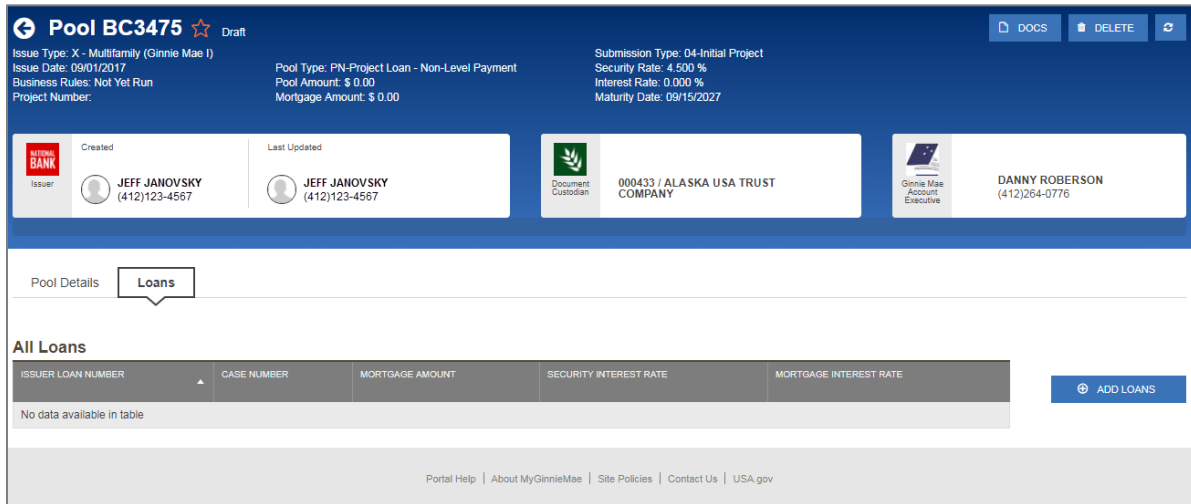| Field Name	Section	Description
		Before executing a Master Custodial Agreement, a financial institution must obtain a Ginnie Mae Document Custodian Identification Number as specified in Chapter 2-E of the Document Custodian Manual, Appendix V-1. The identification number must be placed on all documents on which the document custodian's name appears.
Subservicer Number/Name	Master Agreements	The number and legal name of the Issuer servicing the mortgages. If this field is entered, be sure that the appropriate Master Agreements are on file with the PPA.
Transfer at Issuance (TAI) Indicator	Master Agreements	Used to indicate if a pool is to be transferred upon issuance to the selected Issuer. *NOTE: After a TAI pool has been accepted and Issued, the pool will be visible to the buying Issuer only in MFPDM.
Principal & Interest ABA/Federal Routing Number	Master Agreements	The non-interest bearing account ABA/federal routing number that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.
Principal & Interest Bank Account Number	Master Agreements	The non-interest bearing bank account number that an Issuer maintains with a financial institution into which account the Issuer deposits P&I collected from individual mortgagors for loans included in Ginnie Mae pools. This must match the information on file with the PPA.
Escrow Accounts ABA/Federal Routing Number	Master Agreements	The ABA/federal routing number of an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on file with the PPA.
Escrow Accounts Bank Account Number	Master Agreements	The bank account number of an account that an Issuer maintains with a financial institution into which the Issuer places the escrowed funds to be used to pay real estate taxes and hazard insurance premiums on property pledged as collateral for mortgages included in pools. This must match the information on file with the PPA.
ABA Number/Deliver To	Subscriber	The account assigned to the participant.
Description	Subscriber	The name of the FRB participant.
Position (in $)	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the

Field Name	Section	Description
		Original Aggregate Amount of the pool, additional Subscriber screens must be completed until 100% of the pool has been accounted. The total may not be less than $1,000.00.
Total Position	Subscriber	The amount of the pool the participant has purchased. If the amount purchased is less than 100% of the Original Aggregate Amount of the pool, additional Subscribers must be added until 100% of the pool has been accounted. The total may not be less than $1000.00.
Pool Document Requirement Indicator	Certification and Agreement - Form 11711B	If the Issuer selects the option for sending the form HUD-11711A to their Document Custodian, they should select the first option. If no mortgages in the referenced Pool or loan package are subject to any security agreement between Issuer and any creditor, option the second "No Mortgages... " radio button. Note also that the Document Custodian must receive the HUD-11711A form prior to the Initial Certification of the pool. In addition, the desktop application of GinnieNET will not allow the User to transmit their pool without sending the form HUD-11711A information, if selected. the User will receive a system-generated error message if they attempt to assemble the pool.
Total Amounts - P&I Payment Amount	Pool Statistics	The total of all P&I payment amounts from all loans associated with a pool.
Total Amounts - UPB Amount	Pool Statistics	The total of all UPB amounts from all loans associated with a pool.
FHA Totals - Quantity	Pool Statistics	The total number of FHA loans associated with a pool.
FHA Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all FHA loans associated with a pool.
USDA Rural Development Totals - Quantity	Pool Statistics	The total number of USDA loans associated with a pool.
USDA Rural Development Totals - UPB Amount	Pool Statistics	The total of all UPB amounts from all USDA loans associated with a pool.
Additional Information - Weighted Average Interest Rate	Pool Statistics	The calculated weighted average interest rate of all loans associated with a pool.

3.1.5 Loans Page

Provides a listing of the loan(s) associated with a pool. If no loan is associated with a pool, the User can add a loan.

Figure 39: Loans Page

Table 6: All Loans Field List

Field Name	Description
Issuer Loan Number	The Issuer's loan number.
Case Number	The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA.
Mortgage Amount	The original loan amount.
Security Interest Rate	The rate of interest payable by the Issuer to the security holders.
Mortgage Interest Rate	The interest rate of the mortgage.

Clicking on the ⊕ ADD LOANS button provides the option to enter loan information manually on the Loan Details screen.

3.1.6   Loan Details Page

Based on the *Schedule of Pooled Mortgages* (HUD-11706) form, this page allows Users to enter Loan data.

Figure 40: Loan Details Page

Note: Fields marked with an asterisk (*) are required to save a loan.

Table 7: Loan Details Field List

Field Name	Section	Description
Issuer Loan Number	General Information	The Issuer's loan number.
Mortgage Type	General Information	Select the Mortgage Type from the list of available Mortgage Type, (i.e., FHA or RHS).
Mortgage Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Loan to Cost	General Information	Applies to USDA loans only. The standard loan-to-value of the mortgage.
Mortgage Amounts – Original Principal Balance	General Information	The original loan amount. The value must be more than or equal to $100,000.00.
Mortgage Amounts – Unpaid Balance	General Information	The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.
Mortgage Amounts – Principal & Interest	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Mortgage Amounts – Approval Date	General Information	If the loan amount has been changed, the date upon which this change was approved.
Term of Mortgage – Years	General Information	The length of the loan in years.
Term of Mortgage – Months	General Information	If the term of the loan includes a partial year, the number of months can be entered in conjunction with the number of years (i.e. 126 month total term would be entered as 10 years 6 months)
Pay Dates – First	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.
Pay Dates – Last	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
Mortgage Note Dates – Loan Origination	General Information	The date the loan was originated.
Mortgage Note Dates – Initial Endorsement	General Information	The date the mortgage note was initially endorsed by FHA for insurance of advances. This applies to Initial Construction Loan pool submissions only.

Field Name	Section	Description
Mortgage Note Dates – Final Endorsement	General Information	Date mortgage note is finally endorsed by FHA or Loan Note Guarantee is executed by RD.
Prepayment Provisions – Are there any prepayment provisions?	General Information	Yes / No radio button to show/hide Prepayment Provision options. 'Yes' is selected by default.
Prepayment Provisions – Lockout Term	General Information	The term expressed in years that identifies to the Issuer the period of time that the loan cannot have accelerated payments of principal. The Lockout Term is only required if the User enter a Lockout End Date.
Prepayment Provisions – Lockout End Date	General Information	The Lockout End Date is only required if the User enter a Lockout Term (above). The calculation for this is Lockout Term + Final Endorsement Date; this will be a future date (e.g., Final Endorse 0120-2001 + Lockout Term 10 years = 01-20-2011). The Lockout End Date cannot be less than the Final Endorsement Date and cannot be more than the spread of the Final Endorsement Date with the Lockout Term.
Prepayment Provisions – Prepayment Premium Period	General Information	The Prepayment Premium Period is defined as the period of time when prepayments may be made subject to a percentage prepayment penalty, but only after the expiration of the stated lockout period (i.e., if the lockout Term is 10 years with a prepayment premium period of 5 years and a Final Endorsement Date of 01-20-01, the Prepayment Premium Period would be 01-20-11 through 01-20-2016. The prepayment period cannot exceed 01-20-2016). The Prepayment Premium Period is required if the Users enter a Prepayment End Date (below). The Prepayment Premium Period cannot be more than the Pool Term.
Prepayment Provisions – Prepayment End Date	General Information	The provision to the mortgage mote that identifies the prepayment premium period. The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The calculation for this is expiration of the Lockout Term Date + Prepayment Premium Period (e.g., 01-20-2011, which is 10 years after the final endorsement date, + 5 years = 01-20-2016). The Prepayment End Date is required if Users enter a Prepayment Premium Period (above). The Prepayment End Date cannot be less than the Final Endorsement Date and it cannot be more than the spread of the Final Endorsement Date with the Prepayment Premium Period (above).
Prepayment Provisions – Prepayment Description	General Information	The provision to the mortgage note that identifies the prepayment premium period by years.

Field Name	Section	Description
Indicators – MIN Number	General Information	The Mortgage Identification Number assigned to the loan by MERS. Must be 18 characters. Optional
Indicators – MOM Indicator	General Information	MERS as original mortgagee Yes or No.
Agency Details – FHA/USDA Case Number	General Information	The 15-character FHA/USDA Case Number assigned to the mortgage by the FHA/USDA. The entry must be exactly 15 characters.
Agency Details – Loan Type Code	General Information	FHA, FHA Title I, or USDA.
Agency Details – Section of the Act	General Information	The FHA Housing Section of the Act.
Agency Details – Development Cost	General Information	Applies to USDA loans only. The total development cost of project which is located on the Loan Note Guarantee.
Ratios – Debt Service Coverage Ratio	General Information	
Ratios – Loan to Value Ratio	General Information	The standard loan-to-value of the mortgage.
Annex-Special Disclosures – Identifier	General Information	A brief identifier for an Annex-Special Disclosures value.
Annex-Special Disclosures – Description	General Information	Description of the prepayment of the project and any other Special Disclosure information related to the project.
Annex-Special Disclosures – Save to Maintenance	General Information	Used to save a newly entered Annex-Special Disclosures value to maintenance for use with a future loan.
Non-Level Payment Provisions – Identifier	General Information	A brief identifier for a Non-Level Payment Provisions value.
Non-Level Payment Provisions – Description	General Information	Unlimited text describing Non-Level Payment Provisions. The description is required for the PN Pool Type and is not applicable to the PL Pool Type.
Non-Level Payment Provisions – Save to Maintenance	General Information	Used to save a newly entered Non-Level Payment Provisions value to maintenance for use with a future loan.
Non-Level Payment Schedule – Entry (Number)	General Information	The chronological number associated with a Non-Level Payment Schedule entry.
Non-Level Payment Schedule – Payment Change Date	General Information	The date associated with a change in payment for the loan.
Non-Level Payment Schedule – Security Rate	General Information	The rate of interest payable by the Issuer to the security holders. The Security Interest Rate is required and accepts five digits. Enter the decimal to indicate fractions.

Field Name	Section	Description
Non-Level Payment Schedule – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Non-Level Payment Schedule – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Entry (Number)	General Information	The chronological number associated with a Modified Loan History entry.
Modified Loan History – P&I	General Information	The monthly Fixed Installment Control (Principal and Interest Amount).
Modified Loan History – Original Principal Balance	General Information	The original loan amount. The value must be more than or equal to $100,000.00.
Modified Loan History – Unpaid Balance	General Information	The amount remaining on the loan. If no payments have been made on the loan, the value will be equal to the OPB. If payments have been made on the loan, the value will be less than the OPB.
Modified Loan History – First Pay Date	General Information	The date for the first scheduled monthly payment must be no more than 24 months before the issue date of the securities except in the case of LM loans, where the first scheduled monthly payment is more than 24 months before the issue date of securities.
Modified Loan History – Last Pay Date	General Information	The last payment date of the mortgage. The Last Payment Date must be later than the First Payment Date.
Modified Loan History – Interest Rate	General Information	The interest rate of the mortgage. If the pool is type LS, the Interest Rate must be no less than the Security Interest Rate + 0.5. For all other pool types, the Interest Rate must be between Security Interest Rate + 0.25 and Security Interest Rate + 0.5.
Certify Loan – "I Agree"	General Information	A checkbox indicating certification agreement for mature loans.
Name of Mortgager	Mortgager Information	The name of the person(s) to whom the mortgage was issued.
Property Site Address	Mortgager Information	The property site address for the mortgage.
City	Mortgager Information	The city for the mortgage.
State	Mortgager Information	The state for the mortgage.
Zip Code	Mortgager Information	The zip code for the mortgage.

3.1.7 Draw History Details Page

Construction Loan Draws are submitted during the life of the CL/CS that draws down on the mortgage amount of the project. This page allows the User to enter each draw issuance for the life of the Construction Loan until the conversion to the Project Loan takes place. The initial Construction Loan pool is considered the first Construction Loan Draw submission. Each draw submission will have a different draw number and Draw Issue Date. The system keeps a history of each draw issued in connection to a project until the pool converts.

Figure 41: Draw History Details Page

Table 8: Draw History Details Field List

Field Name	Description
Draw Number	A sequential ID that starts when an Initial Construction Loan Pool (Submission Type 01) is added to the system. The Draw Number is populated from the Multifamily Pool Details record. System generated.
Draw Issue Date	The Issue Date taken from the Multifamily Pool Details record. System generated.
Advance Number	The FHA Advance Number(s) associated with a draw that appears on form 92403. System generated.
Approved Advances – Advance Amount	The amount approved by HUD for the FHA Advance of Mortgage Proceeds.
Approved Advances – Cumulative Approved Amount	The cumulative amount approved by HUD for the FHA Advance of Mortgage Proceeds.
Requested Amount	The security amount requested for a draw. It must be at least $1,000.00.
Cumulative Requested Amount	The cumulative security amount requested for all draws.
Remaining Advance Amount	The difference between the Approved Advance Amount and Requested Amount. This amount is available for use for subsequent draws. System generated.
Status	The status of an individual draw associated with a pool.
Final Advance Amount	Balance of loan after most recent draw.
Approved Amount to Date	Total amount of approved mortgage to date.
Cumulative Requested Amount	Total amount of requested draws.
Modify Mortgage Amount	Section to allow Issuers to change the mortgage amount
Old Mortgage Amount	The original, or previous, Mortgage Amount associated with a loan.
Old P & I Amount	The original, or previous, Principal and Interest Amount associated with a loan.
New Mortgage Amount	The new Mortgage Amount associated with a loan.
New P & I Amount	The new Principal and Interest Amount associated with a loan.
Comment	A text field to enter a brief note associated with changing of the Mortgage Amount.
Approval Date	The date upon which the request to change the Mortgage Amount was approved. Required and cannot be a future date.

3.2   Pool/Loan Data Export

3.2.1   From Pools & Loans

There are two ways to export pool and loan details from the Pools & Loans screen:

Figure 42: Export – Pools & Loans

Multiple Pools

1. Select the checkbox (☑) on the row(s) of the pool(s) to be exported.

2. Click the ⟨/⟩ EXPORT button that appears just above the pool table.
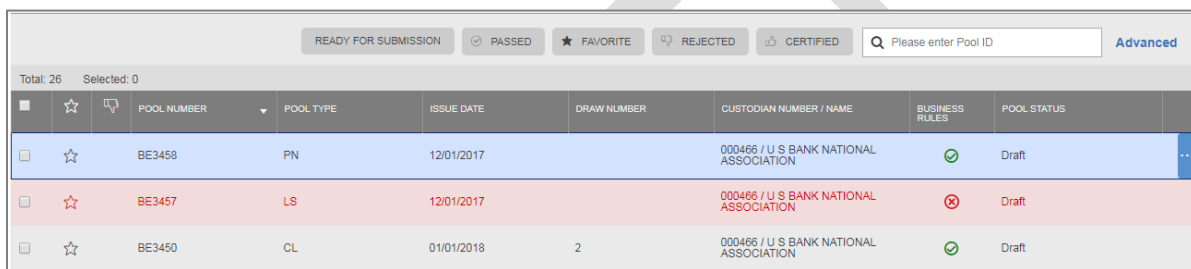
Figure 43: Export Pools Pop-up

3. From the Export Pools pop-up, click the [</> EXPORT] button again to confirm the action.

4. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

Note: From the Export Pools pop-up, Users can select the 'X' next to a Pool Number to exclude it from being exported.

Single Pool

1. Hover-over the far right side of the row of the pool to be exported.

Figure 44: Export – Hover

2. Click the **Ellipsis (…)** when it appears.

Figure 45: Export – Row Actions

3. Click the **Export** button.

Figure 46: Export Pool Pop-up

4. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.

5. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

3.2.2 Pool or Loan Details
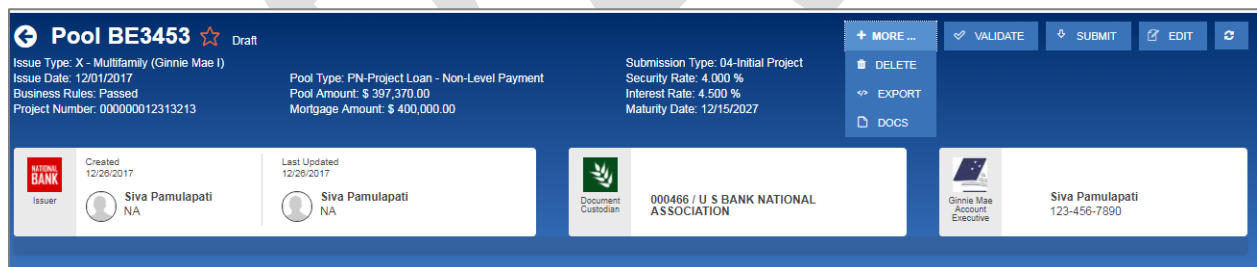
Figure 47: EXPORT Option

1. From the Pool Details (Loan Details or Draw History Details) screen, select the **+ MORE ...** button* from the header.

2. Click the **EXPORT** button.
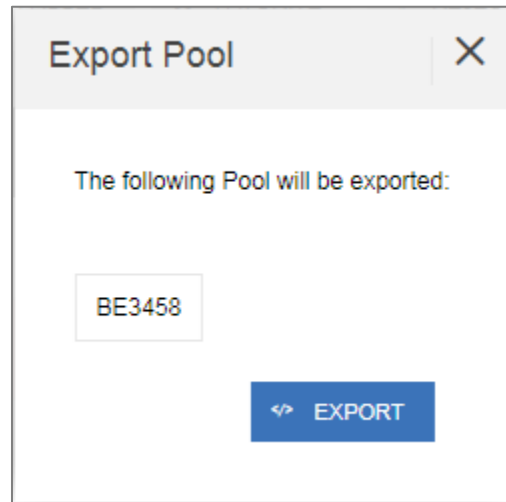
Figure 48: Export Pool Pop-up

3. From the Export Pools pop-up, click the **EXPORT** button again to confirm the action.

4. The pool and loan data is exported in a text file (*.txt) format to the default browser download directory.

Note: The number and selection of actions available directly from the header depends on the screen selected, Pool Status, and other factors. As such, the [+ MORE ...] button may not be shown. If the button is not shown, skip to Step 2.

3.3 Maintenance Page

Access the Maintenance tab in the MyGinnieMae Portal to add, modify, delete, and view data/values associated with Annex-Special Disclosures, Non-Level Payment Provisions, Subscribers, and Document Custodians.

Maintenance		EDIT

Annex-Special Disclosures

IDENTIFIER	DESCRIPTION	
12 new	12 Annex	
asdfwer	asdfwerasdfwerasdfwerasdfwer	

Non-Level Payment Provisions

IDENTIFIER	DESCRIPTION	
1 new NLP	1 new Annex, 1 new Annex1 new Annex1 new Annex1 new Annex1 new Annex1	
12 new NLP	12 new NLP	

Subscribers

ABA NUMBER	DELIVER TO	
000233352	PNC/	
021000021	BNYMellon/	

Document Custodian

CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2	CITY	STATE	ZIP CODE	EFFECTIVE START DATE	EFFECTIVE END DATE
000433	ALASKA USA T...	500 east 36th Ave.	Suite 500		New Jersey	63526-4585	06/25/2009	
000466	U S BANK NATI...						06/25/2009	

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Figure 49: Maintenance Page

3.3.1 Add/Modify/Delete Annex-Special Disclosure

To add an Annex-Special Disclosures value:

1. Click [EDIT] at the top right-hand corner of the Maintenance screen.

2. Click [ADD] button under Annex-Special Disclosures section.

3. Enter an Annex-Special Disclosures **Identifier** value.
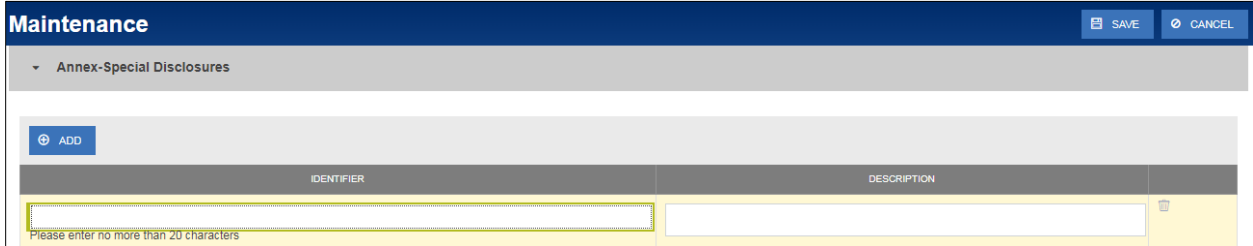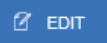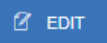
Figure 50: Add New Annex - Special Disclosure

4. Enter an Annex-Special Disclosures **Description**.

5. Click ![SAVE].

To modify an Annex-Special Disclosures value:

1. Click ![EDIT] at the top right-hand corner of the Maintenance screen.

2. Select the Annex-Special Disclosures **Identifier** or **Description** field to modify.

3. Enter the new field value.

4. Click ![SAVE].

To delete an Annex-Special Disclosures value:

1. Click ![EDIT] at the top right-hand corner of the Maintenance screen.

2. Select the ![trash] button next to the Annex-Special Disclosures value to delete.

3. Click ![SAVE].

To cancel adding an Annex-Special Disclosures value:

1. Click ![CANCEL] at the top right-hand corner of the Maintenance screen.

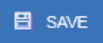2. All changes made will be reverted.

3.3.2 Add/Modify/Delete Non-Level Payment Provision

To add a Non-Level Payment Provisions value:

1. Click [EDIT] at the top right-hand corner of the Maintenance screen.

2. Click [⊕ ADD] button under Non-Level Payment Provisions section.

3. Enter a Non-Level Payment Provision **Identifier** value.
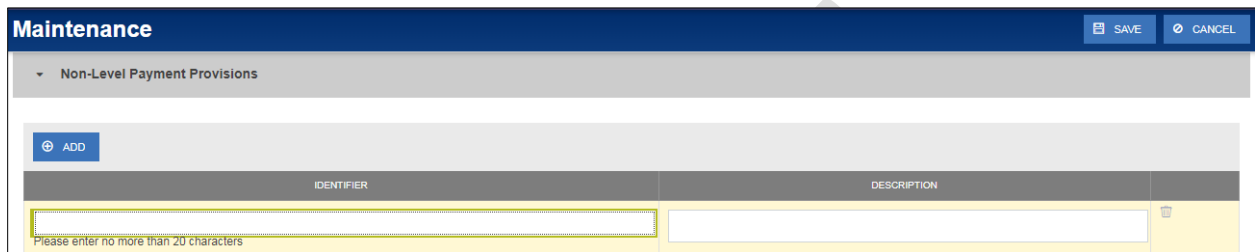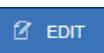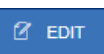
Figure 51: Add New Non-Level Payment Provision

4. Enter a Non-Level Payment Provision **Description**.

5. Click [SAVE].

To modify a Non-Level Payment Provisions value:
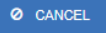
1. Click [EDIT] at the top right-hand corner of the Maintenance screen.

2. Select the Non-Level Payment Provisions **Identifier** or **Description** field to modify.

3. Enter the new field value.

4. Click [SAVE].

To delete a Non-Level Payment Provisions value:

1. Click [EDIT] at the top right-hand corner of the Maintenance screen.

2. Select the 🗑 button next to the Non-Level Payment Provisions value to delete.

3. Click [SAVE].
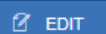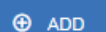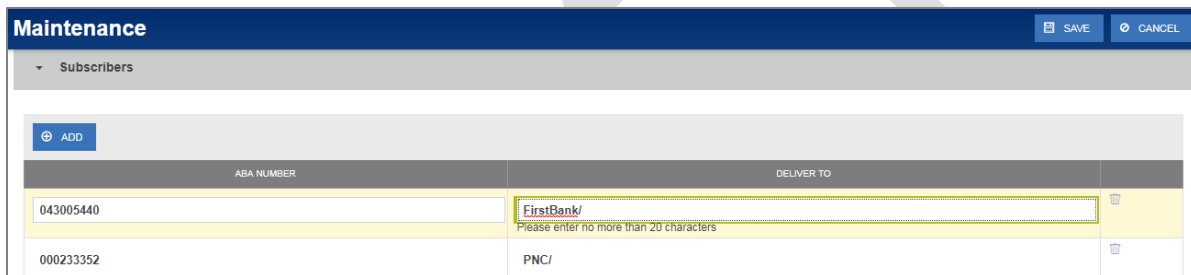
To cancel adding a Non-Level Payment Provisions value:

1. Click ⊘ CANCEL at the top right-hand corner of the Maintenance screen.

2. All changes made will be reverted.

3.3.3 Add/Modify/Delete Subscriber

To add a Subscriber:

1. Click ☑ EDIT at the top right-hand corner of the Maintenance screen.

2. Click ⊕ ADD button under Subscribers section.

3. Enter a Subscriber **ABA Number**.

Maintenance		SAVE	CANCEL
▾ Subscribers			
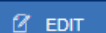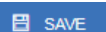
⊕ ADD			
ABA NUMBER	**DELIVER TO**		
043005440	FirstBank/ Please enter no more than 20 characters		🗑
000233352	PNC/		🗑
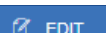
Figure 52: Add New Subscriber

4. Enter a Subscriber **Delivery To**.

5. Click 🖫 SAVE.

To modify a Subscriber:

1. Click ☑ EDIT at the top right-hand corner of the Maintenance screen.

2. Select the Subscriber's **ABA Number** or **Delivery To** field to modify.

3. Enter the new field value.

4. Click 🖫 SAVE.

To delete a Subscriber:

1. Click ☑ EDIT at the top right-hand corner of the Maintenance screen.
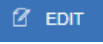
2. Select the 🗑 button next to the Subscriber to delete.

3. Click 🖫 SAVE .
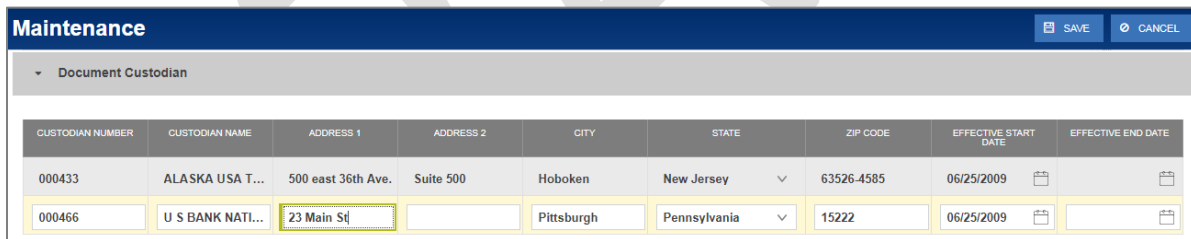
To cancel adding a Subscriber:

1. Click ⊘ CANCEL at the top right-hand corner of the Maintenance screen.

2. All changes made will be reverted.

3.3.4 Modify Document Custodian Address

To modify a Document Custodians address:

1. Click ✏ EDIT at the top right-hand corner of the Maintenance screen.

2. Select the address field to modify.

- Address 1
- Address 2
- City
- State
- Zip Code

Maintenance								🖫 SAVE ⊘ CANCEL
▾ Document Custodian								
CUSTODIAN NUMBER	CUSTODIAN NAME	ADDRESS 1	ADDRESS 2	CITY	STATE	ZIP CODE	EFFECTIVE START DATE	EFFECTIVE END DATE
000433	ALASKA USA T…	500 east 36th Ave.	Suite 500	Hoboken	New Jersey ⌄	63526-4585	06/25/2009 📅	📅
000466	U S BANK NATI…	23 Main St		Pittsburgh	Pennsylvania ⌄	15222	06/25/2009 📅	📅

Figure 53: Modify Document Custodian Address

3. Enter the new value(s) for any/all fields to be updated.

4. Click 🖫 SAVE .

NOTE: Custodian Number, Custodian Name, Effective Start Date, and Effective End Date cannot be updated through MFPDM.
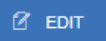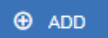
To cancel changes made to Document Custodian(s):
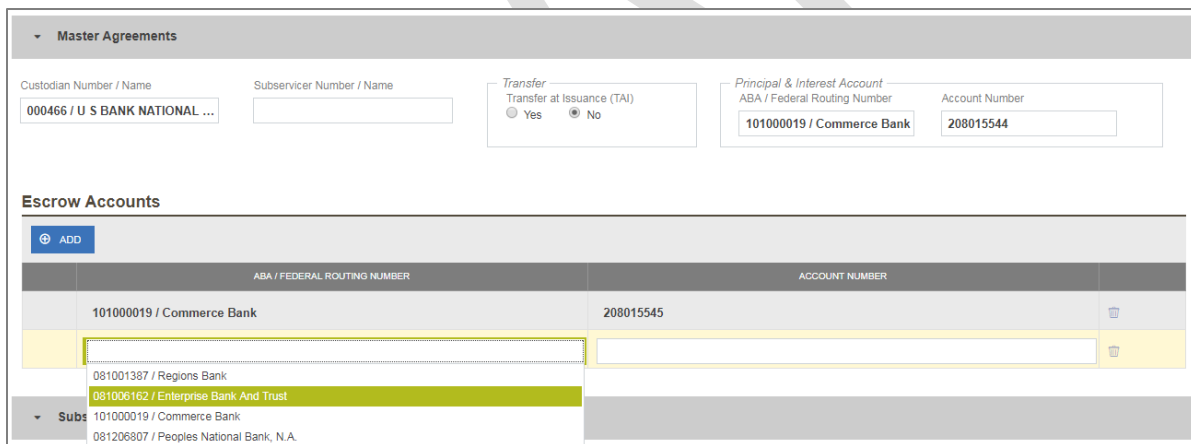
1. Click ⊘ CANCEL at the top right-hand corner of the Maintenance screen.

2. All changes made will be reverted.

3.4 Multiple Escrow Accounts

3.4.1 Adding Additional Escrow Account(s)

To add multiple Escrow Accounts to a pool:

1. Click ✐ EDIT at the top right-hand corner of the header on the Pool Details screen.

2. Under the Master Agreements section, click the ⊕ ADD button under Escrow Accounts.
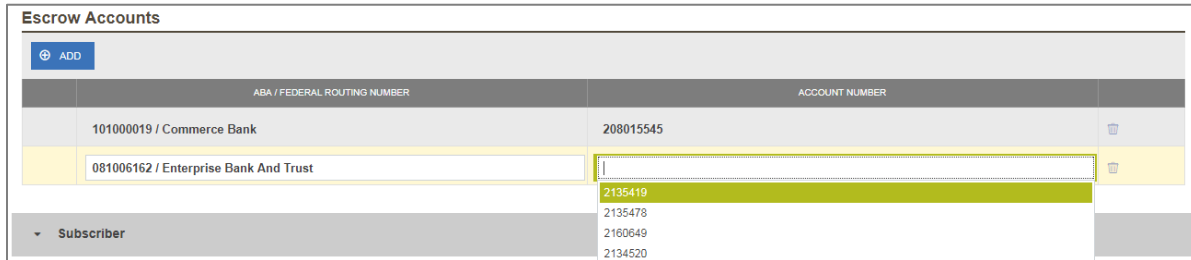
Figure 54: Escrow Accounts – ABA / Federal Routing Number Selection

3. Select an **ABA / Federal Routing Number** value from the dropdown menu.
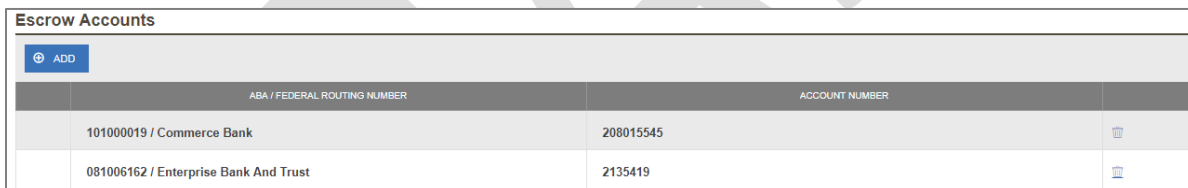
Figure 55: Escrow Accounts – Account Number Selection

4. Select an **Account Number** value from the dropdown menu.

5. Click [SAVE] .

3.4.2   Removing an Escrow Account

To remove an Escrow Account from a pool:

1. Click [EDIT] at the top right-hand corner of the header on the Pool Details screen.
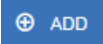
Figure 56: Escrow Accounts – Remove
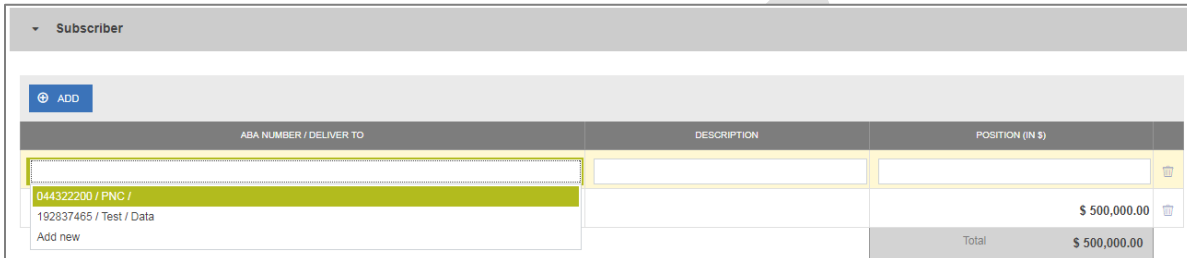
2. Under the Master Agreements section, click the 🗑 button at the far right of the row of the Escrow Account to be removed.

3. Click [SAVE] .

3.5 Multiple Subscribers

3.5.1 Adding Additional Subscribers

To add additional Subscribers to a pool:
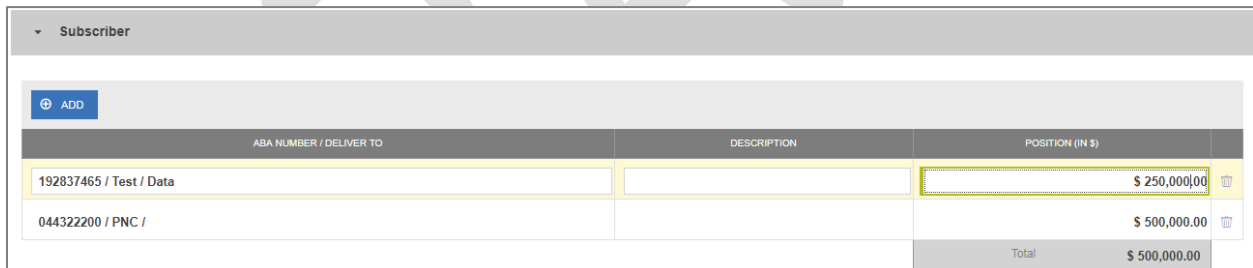
1. Click [EDIT] at the top right-hand corner of the header on the Pool Details screen.

2. Under the Subscriber section, click [ADD].

Figure 57: Subscriber – ABA / Deliver To

3. Select an **ABA / Deliver To** value from the dropdown menu.

4. Enter a brief **Description**. (optional)
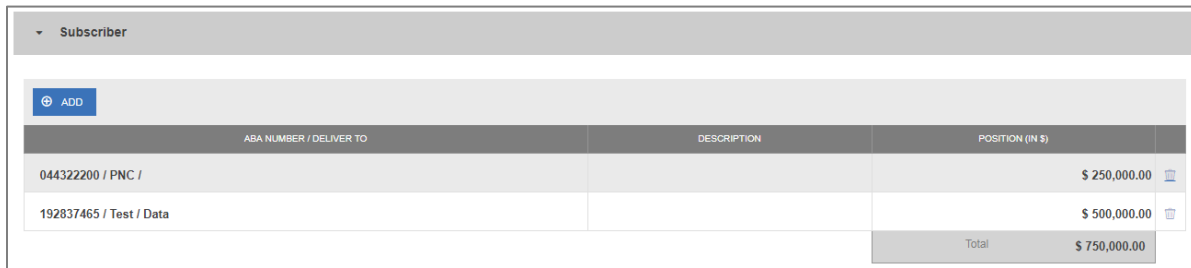
Figure 58: Subscriber – Position (in $)

5. Enter a **Position (in $)**.

6. Click [SAVE].

3.5.2   Removing a Subscriber

To remove a Subscriber from a pool:

1. Click [EDIT] at the top right-hand corner of the header on the Pool Details screen.

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN $)	
044322200 / PNC /		$ 250,000.00	
192837465 / Test / Data		$ 500,000.00	
		Total $ 750,000.00	

Figure 59: Escrow Accounts – Remove
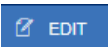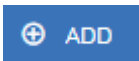
2. Under the Subscriber section, click the 🗑 button at the far right of the row of the Subscriber to be removed.

3. Click [SAVE].
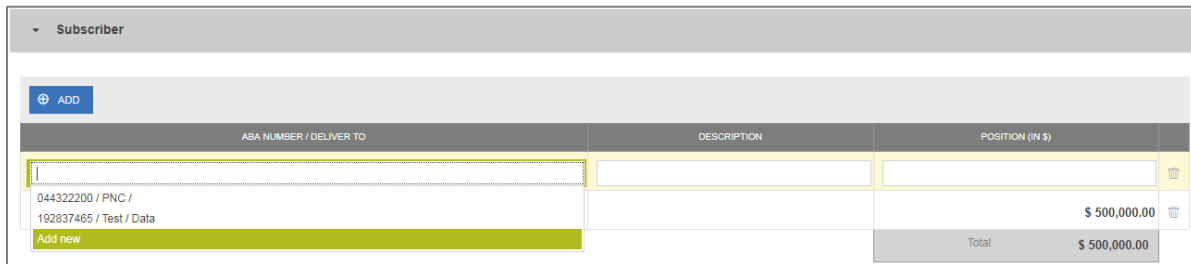
3.6   Save to Maintenance

Certain fields in MFPDM provide the ability to save a value to Maintenance directly from their respective form. This is applicable to the Subscriber, Annex-Special Disclosures, and Non-Level Payment Provisions fields. By using the Save to Maintenance option the values entered for their respective fields will appear in their respective dropdowns.

3.6.1   Subscriber

To add a new Subscriber to Maintenance directly from Pool Details:
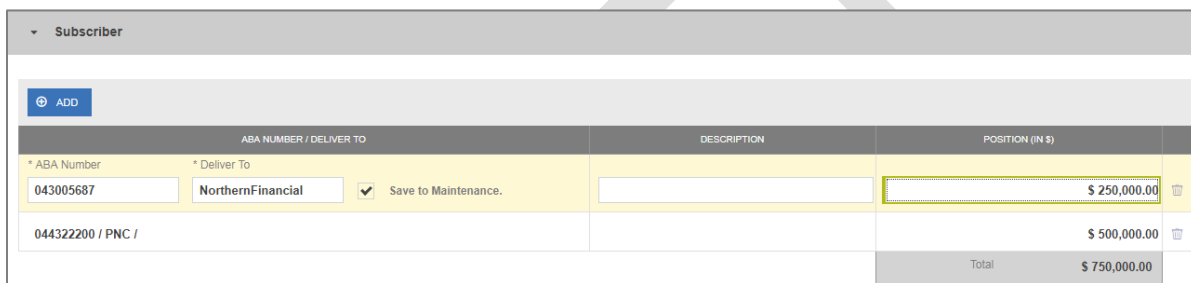
1. Click [EDIT] in the header to enable modification to the Pool Details screen.

2. Under the Subscriber section, click [ADD].

3. Click the **ABA / DELIVER TO** field.

Figure 60: Subscriber – Add New

4. From the dropdown menu that appears, click **Add new**.

5. Click the **ABA / DELIVER TO** field.

Figure 61: Subscriber – Save to Maintenance

6. Enter an **ABA Number**.

7. Enter a **Deliver To** value.

8. Click the checkbox to **Save to Maintenance**.

9. Enter a **Description**. (optional)

10. Enter a **Position (in $)**.

11. Click [SAVE].

Note: Only the ABA Number / Deliver To information is saved to Maintenance for future use.

3.6.2 Annex-Special Disclosures

To add a new Annex-Special Disclosure directly from Loan Details:

1. Click [EDIT] in the header to enable modification to the Loan Details screen.

2. Under the General Information section, click the **Identifier** field.
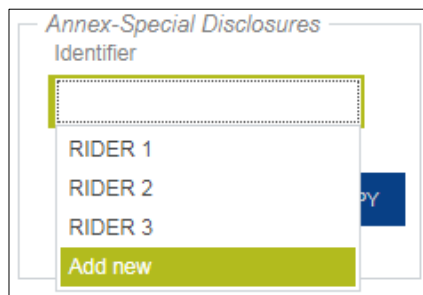
Figure 62: Annex – Add New

3. From the dropdown, select **Add new**.

4. Enter an **Identifier** value.

5. Enter a **Description**.
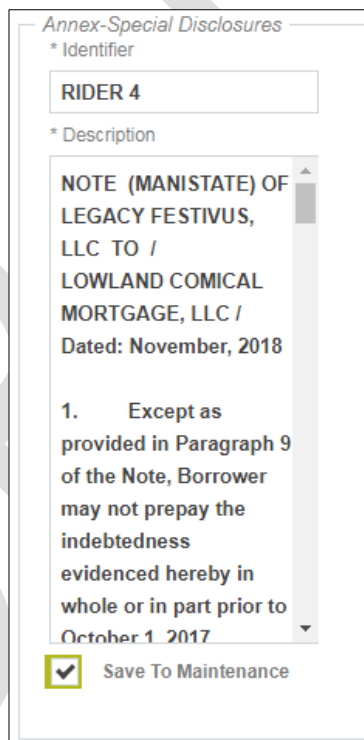
Figure 63: Annex – Save to Maintenance
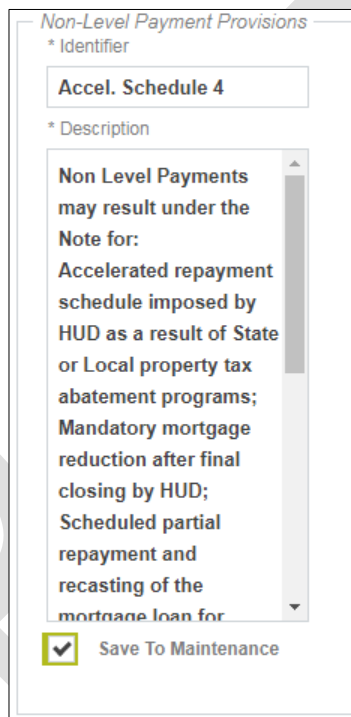
6. Click the checkbox to **Save to Maintenance**.

7. Click [SAVE].

*NOTE: If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.

3.6.3 Non-Level Payment Provisions

To add a new Non-Level Payment Provision directly from Loan Details:

1. Click [✎ EDIT] in the header to enable modification to the Loan Details screen.

2. Under the General Information section, click the **Non-Level** field.

3. From the dropdown, select **Add new**.

4. Enter an **Identifier** value.

5. Enter a **Description**.

Figure 64: Non-Level – Save to Maintenance

6. Click the checkbox to **Save to Maintenance**.

7. Click [💾 SAVE].

*NOTE: If **Add new** is selected by accident or inadvertently, the user must cancel the changes to the Loan Details form, re-open for the form for modification, and then select the appropriate drop-down value.

3.7 Creating a Pool Manually

3.7.1 Pool Details

1. From the Pools & Loans screen, click the [⊕ ADD POOLS] button in the header.

2. Select the [ENTER MANUALLY] button to be taken to the Pool Details screen.

3. Enter the **Pool Number.**

   - Must be six (6) alphanumeric characters.

   - If alphanumeric, only the first two characters may be letters. (e.g. AB1234)

   - If numeric, cannot be all zero's (e.g. 000000).

4. Select an **Issue Date** from the dropdown.

   Note: The Issue Date is always the 1ˢᵗ of each month. Only the 1ˢᵗ of the current month, and the 1ˢᵗ of the next sequential month will be available as options. (e.g. If today was 12/15/2017, the options available for selection would be 12/01/2017 or 01/01/2018.)

5. Select the appropriate **Pool Type** from the dropdown menu. Available Pool Types are:

   - CL-Construction Loan

   - CS-Construction Loan Split-Rate

   - PN-Project Loan – Non-Level Payment

   - LM-Project Loan – Modified Loan/Mature Loan

   - LS-Project Loan – 538/515/Small Loans

   - RX-Project Loan – Mark to Market

6. Based on the Pool Type value selected, the Submission Type field displays only the applicable selections. Select a **Submission Type** from the dropdown menu. Available Submission Types are:

   - 01-Initial Construction Loan

   - 02-Construction Loan Draw

   - 03-Project Loan Conversion

   - 04-Initial Project

   - 05-Final Draw/PN Conversion

7. Enter a **Pool Tax ID**. Must be nine (9) digits.
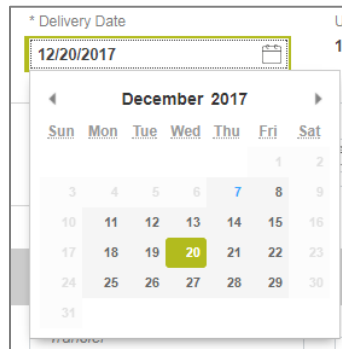
Figure 65: Delivery Date

8. Select a **Delivery Date** from the date calendar.

- Must be a valid business day.

- Must be greater than or equal to the current date.

- Must be within the month associated with the Issue Date.
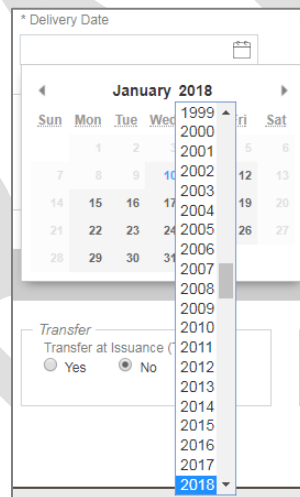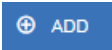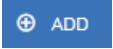
Figure 66: Delivery Date - Year

NOTE: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.
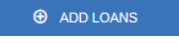
9. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).

10. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.

11. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.

12. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.

13. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.

14. In the Principal & Interest Account box:

    a. Select an **ABA / Federal Routing Number** from the dropdown menu.

    b. Select an **Account Number** from the dropdown menu.

15. In the **Escrow Accounts** section:

    a. Click [⊕ ADD].

    b. Select an **ABA / Federal Routing Number** from the dropdown menu.

    c. Select an **Account Number** from the dropdown menu.

16. In the Subscriber section:

    a. Click [⊕ ADD].

    b. Select an **ABA Number / Deliver To** value from the dropdown menu.

    c. Enter a **Description**. (optional)

    d. Enter a **Position (in $)**.

17. In the Certification and Agreement – Form 11711B section:

    a. Select an option:

        i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

        ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

    b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.

18. Click [SAVE].

3.7.2 Loan Details

1. From the Pool Details screen, click the Loans tab.

2. From the All Loans screen, click the ⊕ ADD LOANS button.

3. Enter the Issuer Loan Number.

    a. Must be 15 characters.

    b. Numbers only.

4. Select a Mortgage Type from the dropdown. Available options are FHA and USDA.

5. Enter a Mortgage Interest Rate.

    a. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).

6. Select an Approval Date.

    a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.

7. Enter an Original Principal Balance.

8. Enter an Unpaid Balance.

9. Enter a Principal & Interest amount.

10. Enter a Term of Mortgage in Years.

    a. Must be between 5 and 40 years.

    b. Term of Mortgage Months is optional

11. Select a First Pay Date from the date calendar. Must be the 1st of the month.

12. Select a Last Pay Date from the date calendar. Must be the 1st of the month.

13. Select a Loan Origination date from the date calendar.

14. Select a Final Endorsement date from the date calendar.

15. Enter a FHA/USDA Case Number.

16. Select a Loan Type Code. Available options are:

    a. FHA Multifamily

    b. USDA Multifamily

17. Select a Section of the Act from the dropdown (as seen in figure below).

18. Select an Annex-Special Disclosures value.

19. Select a Non-Level Payment Provisions value.

20. Complete the Non-Level Payment Schedule section (if applicable).

21. Complete the Modified Payment History section (if applicable).

22. Complete the Certify this loan section (if applicable).

23. Complete the Mortgager Information section:

    a. Name of Mortgager

    b. Property Site Address

    c. City

    d. State

    e. Zip Code

24. Click [SAVE].

* Section of the Act

207/223(f) Refinance or Purchase of Existing Multifamily Rental Housing
220 New Construction or Substantial Rehab of Apartments in Urban Renewal Areas and Concentrated Development Areas
221(d)(4) New Construction or Substantial Rehabilitation of Apartments and Co-ops
223(a)(7)/207/223(f) Refinance of Existing FHA Insured Multifamily Rental Housing
223(a)(7)/221(d)(4) Refinance of Existing FHA Insured Apartments and Co-ops
223(a)(7)/232 Refinance of Existing FHA Insured Nursing Homes, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes
223(a)(7)/232/223(f) Refinance of Existing FHA Insured Nursing Homes, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes
231 New Construction or Substantial Rehabilitation of Apartments for the Elderly
232 New Construction or Substantial Rehabilitation of Nursing Homes, Intermediate Care Facilities Assisted Living Facilities or Board and Care Homes
232/223(f) Refinance or Purchase of Existing Nursing Homes, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes
241 Supplemental Loan for Repairs, Additions or Improvements of Existing FHA Insured Apartments, Nursing Homes, Intermediate Care Facilities, Assisted Living Facilities or Board and Care Homes
242 New Construction or Substantial Rehabilitation of Hospitals
Other

Figure 67: Section of the Act Dropdown Menu Options

3.8   Non-Level Payment Schedule

For pools with multiple interest rate changes and P&I payments, the Non-Level Payment Schedule section must be used to track these changes. Multiple interest rate changes and P&I payments are acceptable with the following Submission Types:

- Submission Type **03** and **05 -** Conversion (PN Pool Type only)

- Submission Type **04** - Initial Project Loan

The following fields associated with the Non-Level Payment Schedule are available on the Loan Details screen:

Table 9: Non-Level Payment Schedule Field List

Field Name	Description
Entry Number	A sequential ID that orders the Non-Level Payment Schedule. System generated.
Payment Change Date	The new payment date for the loan. The date reflects a change in the loan's interest rates and/or P&I payments. If more than one entry, the dates should be entered in chronological order when the changes and

Field Name	Description
	payments take place in the mortgage note(s).
Security Rate	The Security Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.
Interest Rate	The Mortgage Interest Rate at the time of the new payment change. The spread for the Security Interest Rate and Mortgage Interest Rate is 25 to 50 basis points.
Principal & Interest	The P&I amount at the time of the new payment change.

Figure 68: Non-Level Payment Schedule

1. From the Loan Details screen, check the **Non-Level Payment Schedule** checkbox.

2. Click the ⊕ ADD button to add a new entry.

3. Select the **Payment Change Date** associated with the entry.

4. Enter the **Security Rate** associated with the entry.

5. Enter the **Interest Rate** associated with the entry.

6. Enter the **P&I** amount associated with the entry.

7. Click the ⊕ ADD button to add additional entries (as required).

8. When all entries have been added, click 🖫 SAVE .

3.9   Modified Payment History

A modified loan is a project mortgage that has been modified with FHA's approval after the final endorsement. This type of loan is eligible for pooling in a LM pool. A mature loan LM pool can have loans that are either older than twenty-four month old or modified loans. Mature Loan (LM) pools are submitted under Submission Type 04. Once the LM loan is identified as a modified loan, the following fields are available.

Table 10: Modified Loan History Field List

Field Name	Description

Field Name	Description
Entry Number	A sequential ID that orders the Modified Loan History. System generated.
Principal & Interest	The Principal and Interest amount for the identified modified period (first and last payment dates).
Original Principal Balance	The loan's principal balance amount at the start of the identified modified period (first and last payment dates).
Unpaid Balance	The unpaid principal balance (amortized) for the identified modified period (first and last payment dates).
First Pay Date	The original payment dates of the loan or subsequent changes to the amortization schedule can be entered here. The dates should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage note.
Last Pay Date	The ending date or last payment to any modified payments of the loan. This field should be entered in chronological order when the changes and payments take place in the mortgage notes and the modification(s) to the mortgage notes.
Interest Rate	The Mortgage Interest Rate of the loan at the time of the modified payment change.

Figure 69: Modified Loan History

1. From the Loan Details screen, check the **Modified Loan History** checkbox.

2. Click the ⊕ ADD button to add a new entry.

3. Enter the **Principal & Interest** amount associated with the entry.

4. Enter the **Original Principal Balance** associated with the entry.

5. Enter the **Unpaid Balance** associated with the entry.

6. Select a **First Pay Date** associated with the entry.

7. Select a **Last Pay Date** associated with the entry.

8. Enter an **Interest Rate** associated with entry.

9. Click the ⊕ ADD button to add additional entries (as required).

10. When all entries have been added, click 🖫 SAVE .

3.10   Certify Loan

When entering a new loan for a pool with a Pool Type of LM, the **Certify Loan** section must be completed.

✔ * Certify Loan			
CERTIFICATION FOR POOLING A MULTIFAMILY MORTGAGE WHERE THE FIRST PAYMENT TO PRINCIPAL AND INTEREST IS MORE THAN 24 MONTHS BEFORE THE ISSUE DATE OF THE SECURITIES			
FHA/USDA Case Number	Proposed Pool Number	Project Location	Issuer Number
000000023426235	BE3452	PA	2045

I, the undersigned, do certify:

1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.

2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.

3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months.(Audited financial statements)

4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the

✔ * I Agree

Figure 70: Certify Loan

The text of the agreement is as follows:

I, the undersigned, do certify:

1. The contract of Mortgage Insurance with the Federal Housing Administration is in full force.

2. The mortgage is Fully Insured by the Federal Housing Administration and not subject to a Coinsurance Mortgage contract.

3. Unless subject to a current modification approved by the Federal Housing Administration, the project has had sustained occupancy of at least 90 percent, for the past 24 months. (Audited financial statements)

4. Unless subject to a current modification approved by the Federal Housing Administration, the mortgage has been current monthly through principal, interest, and all escrows, including the Reserve for Replacement account, for the past 24 months. (Servicing records and audited financial reports)

5. Unless subject to a current modification approved by the Federal Housing Administration, the project's Reserve for Replacement account is funded to an amount of at least 24 monthly payments. (Servicing records and Regulatory Agreement)

6. Unless subject to a current modification approved by the Federal Housing Administration, the most current project physical inspection performed denotes a rating of satisfactory or higher, and all required repairs have been made and inspected by the mortgagee and determined to be satisfactory. (Project physical inspection)

7. If the mortgaged property is subject to a project-based rental subsidy contract, the loan has been marked-to-market by HUD. (Servicing records and legal file)

8. Unless subject to a current modification approved by the Federal Housing Administration, the project has a minimum Debt Service Coverage of 117 percent. (Audited financial report)

WARNING: It is a crime to knowingly make false statements to a Federal Agency. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18, U.S. Code 1001 and 1010.

For a Pool Type of LM, check the **I Agree** checkbox to save the loan.

3.11   Submission Steps by Pool Type

Each section below details the steps necessary to prepare a pool for submission to the Document Custodian respective to their Pool Type.

3.11.1   Pool Submission Methods

Users have the option to submit Pools from various locations in the application listed below.

Pools & Loans - Checkbox

Figure 71: Single / Multiple Submission on Pools & Loans Page

To submit a single pool, or multiple pools in bulk, from the **Pools & Loans** page users select the

checkbox(es) [✔] next to the pool(s) they wish to submit. Once the pools are selected, the users click the **Submit** button from the table header.

Pools & Loans - Row Action

Figure 72: Row Action Submission on Pools & Loans Page

To submit a Pool from the **Pools & Loans** page users click the ellipsis [...] button on the right side of each pool, and click the **Submit** button.

Pool Details

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button in the pool header, as seen below:

Figure 73: Submission from Pool Details and Draw History Details Page

Draw History Details

To submit a Pool from the Pool Details page, once the pool is validated, click the **Submit** button on the pool header, as seen in the figure above.

3.11.2 Data Entry Users and Authorized Signer Users

Data Entry and Authorized Signer users are able to create, update, and delete pools in Draft status. Data Entry users may submit a pool to Authorized Signers for their review and submission to the Document Custodian. These pools can be identified by clicking the 'Ready for Submission' quick filter on the Pools & Loans screen. Only Authorized Signers are able to submit a pool for certification by their Document Custodian as a SecurID Token is required.
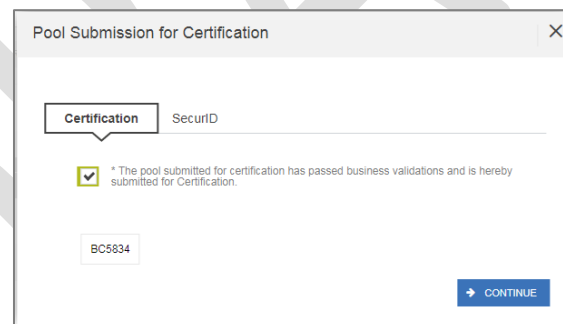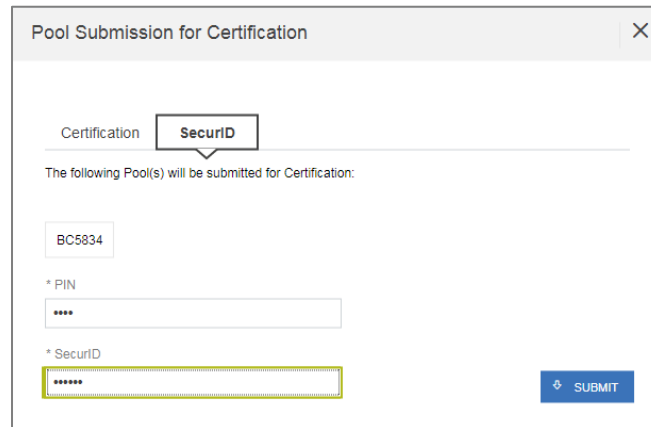
Figure 74: Certification Checkbox

1. Once the Authorized Signer has clicks the **Submit** button to submit a pool for Final Certification, a Pool Submission for Certification pop-up appears with Certification and SecurID tabs. The user must first check the box confirming the pool is being Submitted for Final Certification, and then select .

Figure 75: SecurID and Pin

2. The SecurID tab will then be displayed. The user will be enter their four (4) digit PIN and six (6) digit SecurID Token, followed by clicking the ⬇ SUBMIT button to Submit the pool.

The pool is being processed.
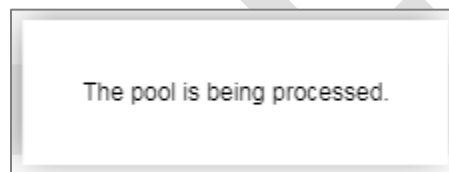
Figure 76: Submission Processing Message

3. A pop-up confirming the pool is being processed will appear. Once the process is complete the user will receive a notification message in their Inbox stating whether the pool was submitted successfully or failed during submission. If successfully submitted, the status of the pool will be updated to 'Submitted for Final Certification' in the Pool's header and on the Pools & Loans page and the system will return an FTN.

NOTE: Certain actions such as 'Validate' or 'Submit' are asynchronous processes and may take a few minutes to process. A notification will be sent to the user once the process is complete. At this time, users may refresh the screen by clicking the refresh icon ⟳ in the Pool's header.

3.11.3   01 Initial Construction Loan (CL) Pool

Figure 77: 01 Initial Construction Loan (CL) Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the [⊕ ADD POOLS] button in the header.

2. Select the [ENTER MANUALLY] button to be taken to the Pool Details screen.

3. Enter the **Pool Number.**

4. Select an **Issue Date** from the dropdown.

5. Select **CL-Construction Loan** from the Pool Type dropdown menu.

6. Select **01-Initial Construction Loan** from the Submission Type dropdown menu.

7. Enter a **Pool Tax ID**.

8. Select a **Delivery Date** from the date calendar.

9. Enter a **Security Interest Rate**.

10. Enter a **PL/PN Security Rate**.

11. Select a **Maturity Date** from the date calendar.

12. Select a **Custodian Number / Name** from the dropdown menu.

13. In the Principal & Interest Account box:

    a. Select an **ABA / Federal Routing Number** from the dropdown menu.

    b. Select an **Account Number** from the dropdown menu.

14. In the Escrow Accounts section:

    a. Click [⊕ ADD].

    b. Select an **ABA / Federal Routing Number** from the dropdown menu.

    c. Select an **Account Number** from the dropdown menu.

15. In the Subscriber section:

    a. Click [⊕ ADD].

    b. Select an **ABA Number / Deliver To** value from the dropdown menu.

    c. Enter a **Description**. (optional)

    d. Enter a **Position (in $)**.

16. In the Certification and Agreement – Form 11711B section:

    a. Select an option:

        i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan

package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

17. Click 🔲 SAVE .

Figure 78: 01 Initial Construction Loan (CL) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the Loans tab.

2. From the All Loans screen, click the ⊕ ADD LOANS button.

3. Enter the **Issuer Loan Number**.

4. Select a **Mortgage Type** from the dropdown.

5. Enter a **Mortgage Interest Rate**.

6. Enter an **Original Principal Balance**.

7. Enter an **Unpaid Balance**.

8. Enter a **Principal & Interest** amount.

9. Enter a **Term of Mortgage** in Years and Months.

10. Select a **First Pay Date** from the date calendar.

11. Select a **Last Pay Date** from the date calendar.

12. Select a **Loan Origination Date** from the date calendar.

13. Select an **Initial Endorsement Date** from the date calendar.

14. If there are Prepayment Provisions, complete the applicable terms.

15. Enter a **FHA/USDA Case Number**.

16. Select a **Loan Type Code**.

17. Select a **Section of the Act** from the dropdown.

18. Select an **Annex-Special Disclosures** value.

19. Complete the **Mortgager Information** section:

    *   Name of Mortgager

    *   Property Site Address

    *   City

    *   State

    *   Zip Code

20. Click 🖫 SAVE .

			APPROVED ADVANCES					
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	01/01/2018	1	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 25,000.00	$ 0.00	Draft
			⊕ ADD ADVANCE					
			Approved Amount to Date	$ 25,000.00				
			Cumulative Requested Amount	$ 25,000.00				
			Mortgage Amount	$ 500,000.00				

Figure 79: 01 Initial Construction Loan (CL) Draw History Details Page

Draw History Details Page

1. Click the **Draw History Details** tab.

2. Enter an **Approved Advance Amount**.

3. Enter the **Requested Amount**.

4. Click 🖫 SAVE .

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click ✅ VALIDATE .

2. Resolve all Fatal errors and/or Warnings (if applicable).

3. From the Pool Details screen or Draw History Details screen (available once pool has passed validation) screen, click ⬇ SUBMIT .

4. Complete the Certification confirmation, click ➜ CONTINUE .

5. Enter the **SecurID PIN** and **Passcode**, click ⬇ SUBMIT .

3.11.4   02 Subsequent Construction Loan (CL) Pool

Figure 80:- Subsequent Construction Loan (CL) Pool Details Page

Pool Details Page

1. From the pool header, select the [✎ ADD DRAW] button to add a subsequent draw.

2. Click Edit to enter Pool information

3. Select the **Issue Date** from the dropdown

4. Select **02-Construction Loan Draw** from the Submission Type dropdown menu

5. Select a **Delivery Date** from the date calendar

6. In the Subscriber section:

   a. Click [⊕ ADD].

   b. Select an **ABA Number / Deliver To** value from the dropdown menu.

   c. Enter a **Description**. (optional)

   d. Enter a **Position (in $)**.

7. Click [💾 SAVE]

			APPROVED ADVANCES					
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	11/01/2017	1	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 0.00	Issued
2	12/01/2017	2						
			Approved Amount to Date	$ 50,000.00				
			Cumulative Requested Amount	$ 50,000.00				
			Mortgage Amount	$ 500,000.00				

Tabs: Pool Details | Loans | **Draw History Details**

Figure 81:- Subsequent Construction Loan (CL) Draw History Details Page

Draw History Details Page

1. Click the **Draw History Details** tab.

   NOTE: Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.

2. Enter an **Approved Advance Amount**.

3. Enter the **Requested Amount**.

4. Click [💾 SAVE].

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click [✓ VALIDATE] .
2. Resolve all Fatal errors and/or Warnings (if applicable).

3. From the Pool Details screen or the Draw History Details screen, click [⬇ SUBMIT] .

4. Complete the Certification confirmation, click [➜ CONTINUE] .

5. Enter the **SecurID PIN** and **Passcode**, click [⬇ SUBMIT] .

3.11.5   01 Initial Construction Loan (CS) Pool

Figure 82: Initial Construction Loan (CS) Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the [⊕ ADD POOLS] button in the header.

2. Select the [ENTER MANUALLY] button to be taken to the Pool Details screen.

3. Enter the **Pool Number.**

4. Select an **Issue Date** from the dropdown.

5. Select **CS-Construction Loan Split-Rate** from the Pool Type dropdown menu.

6. Select **01-Initial Construction Loan** from the Submission Type dropdown menu.

7. Enter a **Pool Tax ID**.

8. Select a **Delivery Date** from the date calendar.

9. Enter a **Security Interest Rate**.

10. Enter a **PL/PN Security Rate**.

11. Select a **Maturity Date** from the date calendar.

12. Select a **Custodian Number / Name** from the dropdown menu.

13. In the Principal & Interest Account box:

    a. Select an **ABA / Federal Routing Number** from the dropdown menu.

    b. Select an **Account Number** from the dropdown menu.

14. In the Escrow Accounts section:

    a. Click [⊕ ADD].

    b. Select an **ABA / Federal Routing Number** from the dropdown menu.

    c. Select an **Account Number** from the dropdown menu.

15. In the Subscriber section:

    a. Click [⊕ ADD].

    b. Select an **ABA Number / Deliver To** value from the dropdown menu.

    c. Enter a **Description**. (optional)

    d. Enter a **Position (in $)**.

16. In the Certification and Agreement – Form 11711B section:

    a. Select an option:

        i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan

package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

17. Click [SAVE].

Figure 83: 01 Initial Construction Loan Split-Rate (CS) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.

2. From the All Loans screen, click the ⊕ ADD LOANS button.

3. Enter the **Issuer Loan Number**.

4. Select a **Mortgage Type** from the dropdown.

5. Enter a **Mortgage Interest Rate**.

6. Enter a **Construction Loan Interest Rate**

7. Enter an **Original Principal Balance.**

8. Enter an **Unpaid Balance**.

9. Enter a **Principal & Interest** amount.

10. Enter a **Term of Mortgage in Years and Months**.

11. Select a **First Pay Date** from the date calendar.

12. Select a **Last Pay Date** from the date calendar.

13. Select a **Loan Origination** date from the date calendar.

14. Select an **Initial Endorsement** date from the date calendar.

15. If there are Prepayment Provisions, complete the applicable terms.

16. Enter a **FHA/USDA Case Number**.

17. Select a **Loan Type Code**.

18. Select a **Section of the Act** from the dropdown.

19. Select an Annex-Special Disclosures value.

20. Complete the **Mortgager Information** section:

    *   Name of Mortgager

    *   Property Site Address

    *   City

    *   State

    *   Zip Code

21. Click 🖫 SAVE .
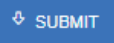
			APPROVED ADVANCES					
DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT	REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
1	11/01/2017	1	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 0.00	Final Certified
			Approved Amount to Date	$ 50,000.00				
			Cumulative Requested Amount	$ 50,000.00				
			Mortgage Amount	$ 400,000.00				

Figure 84: 01 Initial Construction Loan Split-Rate (CS) Draw History Details Page

Draw History Details Page

1. Click the **Draw History Details** tab.

2. Enter an **Approved Advance Amount**.

3. Enter the **Requested Amount**.

4. Click ⊟ SAVE.

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click ✓ VALIDATE.

2. Resolve all Fatal errors and/or Warnings (if applicable).

3. From the Pool Details screen, click ⇩ SUBMIT.

3.11.6   02 Subsequent Construction Loan (CS) Pool

Figure 85: 02 Subsequent Construction Loan Split-Rate (CS) Pool Details Page

Pool Details Page

1. Select [✎ ADD DRAW] button to add second draw

2. Click Edit to enter Pool information

3. Select **Issue Date** from the dropdown

4. Select **02 or 05 - Construction Loan-Split Rate** from the Submission Type dropdown menu

5. Select a **Delivery Date** from the date calendar

6. In the Subscriber section:

   a. Click [⊕ ADD].

   b. Select an **ABA Number / Deliver To** value from the dropdown menu.

   c. Enter a **Description**. (optional)

   d. Enter a **Position (in $)**.

7. Click [💾 SAVE]

DRAW NUMBER	DRAW ISSUE DATE	ADVANCE NUMBER	APPROVED ADVANCES		REQUESTED AMOUNT	CUMULATIVE REQUESTED AMOUNT	REMAINING ADVANCE AMOUNT	STATUS
			ADVANCE AMOUNT	CUMULATIVE APPROVED AMOUNT				
1	11/01/2017	1	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 50,000.00	$ 0.00	Issued
2	12/01/2017	2						

Approved Amount to Date	$ 50,000.00
Cumulative Requested Amount	$ 50,000.00
Mortgage Amount	$ 500,000.00

Figure 86: Subsequent Construction Loan (CS) Draw History Detail Page
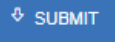
Draw History Details Page

1. After clicking save in Pool Details, navigate to **Draw History Details** tab.

   NOTE: Approved Advance Amount and Requested Amount fields are immediately available for entry on the Draw History Details screen.

2. Enter an **Approved Advance Amount**.

3. Enter the **Requested Amount**.

4. Click [💾 SAVE].

Validate and Submit Pool

1. From either the Pool Details, Loan Details, or Draw History Details screens, click [VALIDATE] .
2. Resolve all Fatal errors and/or Warnings (if applicable).

3. From the Pool Details screen, click [SUBMIT] .

4. Complete the Certification confirmation, click [CONTINUE] .

5. Enter the **SecurID PIN** and **Passcode**, click [SUBMIT] .

3.11.7   Submission Type 03-Project Loan Conversion

The following section will describe the steps to create a CL Submission Type 03 with a project loan conversion. The steps also apply similarly to CS pool types.

Figure 87: CL Submission Type 03 with PN Conversion – Pool Details Page

To create a Project Loan Conversion pool:

1. From the Pools & Loans screen, click the [⊕ ADD POOLS] button in the header.

2. Select the [ENTER MANUALLY] button to be taken to the Pool Details screen.

3. Enter the **Pool Number.** This must be the next sequential Pool Number from the associated Construction Loan (CL/CS) pool.

4. Select an **Issue Date** from the dropdown.

5. Select Pool Type **PN-Project Loan – Non-Level Payment**.

6. Select Submission Type **03-Project Loan Conversion**.

7. Enter the **Final Advance Amount**.

   • The final advance amount (form HUD-92403) of a construction loan pool (CL or CS) converting to a Project Loan pool (PN). This last advance, combined with the cumulative approved amount of the cross-referenced Construction Loan pool, must equal the Total Mortgage Amount of the pool (to date).

8. Enter a **Pool Tax ID**. Must be nine (9) digits.
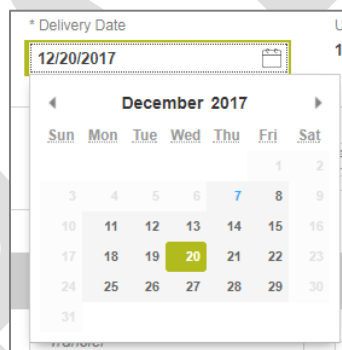
Figure 88: Delivery Date

9. Select a **Delivery Date** from the date calendar.

   • Must be a valid business day.

   • Must be greater than or equal to the current date.

   • Must be within the month associated with the Issue Date.
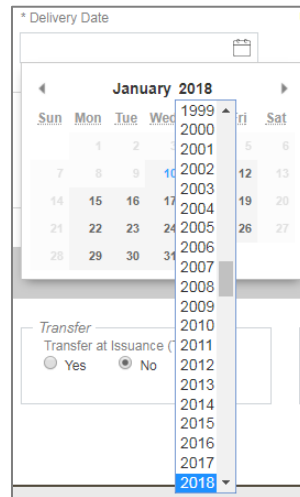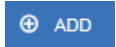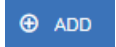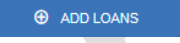
Figure 89: Delivery Date - Year

NOTE: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.

10. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).

11. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.

12. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.

13. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.

14. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.

15. In the Principal & Interest Account box:

    a. Select an **ABA / Federal Routing Number** from the dropdown menu.

    b. Select an **Account Number** from the dropdown menu.

16. In the **Escrow Accounts** section:

    a. Click ⊕ ADD .

    b. Select an **ABA / Federal Routing Number** from the dropdown menu.

    c. Select an **Account Number** from the dropdown menu.

17. In the Subscriber section:

    a. Click ⊕ ADD .

b. Select an **ABA Number / Deliver To** value from the dropdown menu.

c. Enter a **Description**. (optional)

d. Enter a **Position (in $)**.

18. In the Certification and Agreement – Form 11711B section:

a. Select an option:

i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.

19. Click ![SAVE button].

20. From the Pool Details screen, click the Loans tab.

21. From the All Loans screen, click the ![ADD LOANS button] button.

22. Enter the Issuer **Loan Number**.

    a. Must be 15 characters.
    b. Numbers only.

23. Select a **Mortgage Type** from the dropdown.

    a. Available options are FHA and USDA.

24. Enter a **Mortgage Interest Rate**.

    a. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).

25. Select an **Approval Date**.

    a. Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceed 50 basis points.

26. Enter an **Original Principal Balance**.

27. Enter an **Unpaid Balance**.

28. Enter a **Principal & Interest** amount.

29. Enter a **Term of Mortgage** in Years.

    a. Must be between 5 and 40 years.
    b. Term of Mortgage Months is optional

30. Select a **First Pay Date** from the date calendar.

    a. Must be the 1st of the month.

31. Select a **Last Pay Date** from the date calendar.
    a. Must be the 1st of the month.
32. Select a **Loan Origination Date** from the date calendar.
33. Select a **Final Endorsement Date** from the date calendar.
34. Enter a **FHA/USDA Case Number**.
35. Select a **Loan Type Code**.
    a. Available options are:
        i. FHA Multifamily
        ii. USDA Multifamily
36. Select a **Section of the Act** from the dropdown (as seen in figure below).
37. Select an **Annex-Special Disclosures** value.
38. Select a **Non-Level Payment Provisions** value.
39. Complete the **Non-Level Payment Schedule** section (if applicable).
40. Complete the **Modified Payment History** section (if applicable).
41. Complete the **Certify this loan** section (if applicable).
42. Complete the **Mortgager Information** section:
    a. Name of Mortgager
    b. Property Site Address
    c. City
    d. State
    e. Zip Code
43. Click ![SAVE].

3.11.8 Submission Type 05-Final Draw/PN Conversion

The section below will display the steps to create a CS Submission Type 05 Final Draw with a PN Conversion. The steps also apply similarly to CL pool types.

Utilizing Submission Type '05-Final Draw/PN Conversion', all CL/CS pools will automatically be converted to PN pools after the settlements of the final CL/CS Draw position. All pools will be issued as PN. A PN pool structure allows Issuers to avoid early pool termination under predetermined circumstances and offers issues options to prevent the default and assignment of a loan to FHA.

The Issuer will be required to submit the Final CL/CS Draw issuance and PN Conversion pool (two pool packages) under one transmission. It is required that data be entered using two consecutive pool numbers.

The CL/CS-to-PN conversion process would have two (2) settlement streams.

1. Issuer will simultaneously submit the Final CL/CS pool and the new PN Conversion pool to the Pool Processing Agent (PPA).

2. The Final Construction Loan Draw would be issued as a CL/CS security to the contracted investor.

3. Issuers will contract the PPA to cancel/exchange the outstanding securities, and issue the final PN security.

4. The PPA will contact the Depository.

5. The Depository will broadcast a message announcing the CL/CS cancellation/exchange date of the pool to all investors with notice that, "The replacement PN pool will be issued within two business dates."

6. On the cancellation date at approximately 8:30 A.M., the CUSIP will be withdrawn. The PN CUSIP will also be settled on this date.

7. The new PN pool would be issued and delivered to the investor of record, based on the delivery instruction provided.

The Final Construction Loan Draw will settle and two (2) business days later (on the third business day) the Project Loan Conversion is scheduled to settle. On the morning of the settlement of the Project Loan Conversion, the Construction Loan pool number will be matured (cancelled) by the Depository.

Note: Both pools (CL/CS and PN) must be entered on the system and Submission Type 05 *must* be selected.

▾ Subscriber

ABA NUMBER / DELIVER TO	DESCRIPTION	POSITION (IN $)
122334556 / 12234444/wweeeeeee	test	$ 350,000.00
	Total	$ 350,000.00

▾ Certification and Agreement - Form 11711B

Pool Document Requirement Indicator
◉ Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

Form HUD-11711-A forwarded to Document Custodian
◉ Yes   ○ No

○ No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership intrest in and to the pooled mortgages.

▾ Pool Statistics
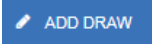
Total Amounts	FHA Totals	USDA Rural Development Totals	Additional Information
P&I Payment Amount	Quantity	Quantity	Weighted Average Interest Rate
$ 4,130.00	0	1	4.500 %
UPB Amount	UPB Amount	UPB Amount	
$ 397,370.00	$ 0.00	$ 397,370.00	

Figure 90: CS Submission Type 05– Pool Details Page

Pool Details

1. From the Pool Details screen, click the [ADD DRAW] button.

2. Select an **Issue Date**.

3. Select Submission Type **05-Final Draw/PN Conversion**.

4. Select a **Delivery Date** from the calendar.

5. Select a **Custodian Number / Name**.

6. Select a Principal & Interest **ABA / Federal Routing Number** and **Account Number**.

7. Select an Escrow Account **ABA / Federal Routing Number** and **Account Number**.

8. Select a Subscriber **ABA Number / Deliver To** and **Position (in $)**.

9. Click [SAVE].

10. Click the **Draw History Details** tab.

11. Enter an **Approved Advance Amount**.

12. Enter a **Requested Amount**.

13. Click [SAVE].

14. Click [VALIDATE] to validate the pool against the business rules.

15. Resolve all Fatal errors and/or Warnings (if applicable).

Figure 91: PN Conversion for CS Submission Type 05 – Pool Details Page

16. From the Pools & Loans screen, click [⊕ ADD POOLS].

17. Select the ENTER MANUALLY button to be taken to the Pool Details screen.

18. Enter the next sequential **Pool Number** from the associated CL/CS pool**.**

    a) Ex. If the CL/CS Pool Number is AB1234, the PN Pool Number must be AB1235.

19. Select an **Issue Date**.

20. Select Pool Type **PN-Project Loan – Non-Level Payment**.

21. Select Submission Type **05-Final Draw/PN Conversion**.

22. Enter a **Pool Tax ID**. Must be nine (9) digits.
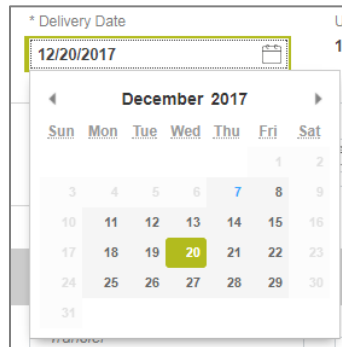
Figure 92: Delivery Date

23. Select a **Delivery Date** from the date calendar.

    a) Must be a valid business day.

    b) Must be greater than or equal to the current date.

    c) Must be within the month associated with the Issue Date.
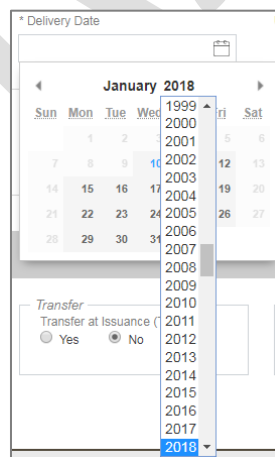
Figure 93: Delivery Date - Year
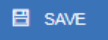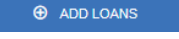
NOTE: Clicking on the year located to the right of the month allows the user to scroll through/select an applicable year.
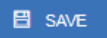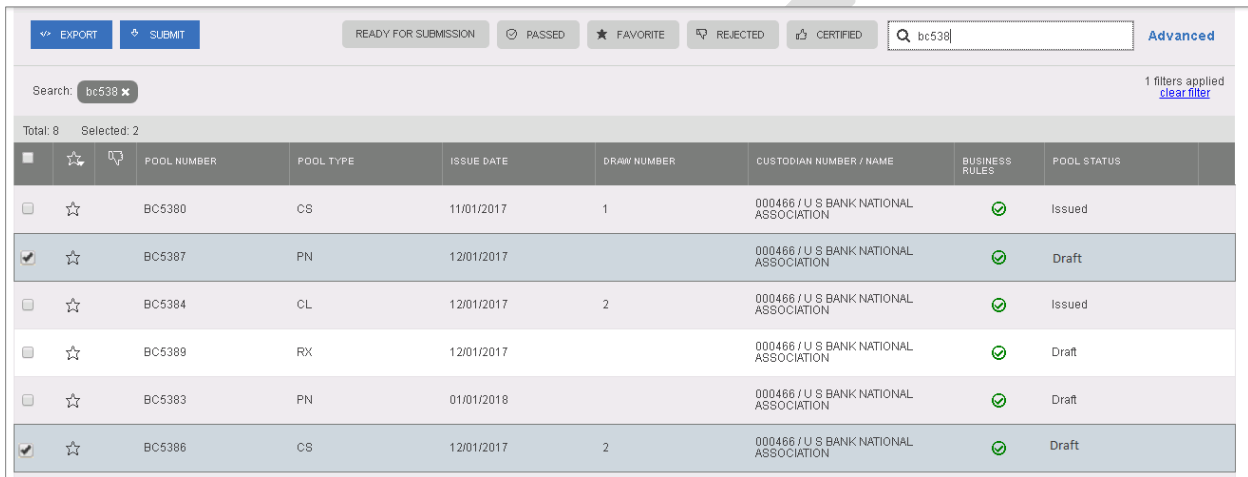
24. Enter a **Security Interest Rate**. Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).

25. Select a **Maturity Date** from the date calendar. Must be the 15th of the month.

26. Select a **Custodian Number / Name** from the dropdown menu. Only Document Custodians with an active and/or valid agreement on file with the Issuer will appear in the dropdown menu.

27. Select a **Subservicer Number / Name** from the dropdown menu. If no Subservicers are listed, they can be added from the Maintenance screen.

28. If this is a Transfer at Issuance (TAI) pool, select **Yes**. If it is not a TAI pool, leave the default of **No**. If Yes is selected, an Issuer Number / Name transferee is required.

29. In the Principal & Interest Account box:

    a. Select an **ABA / Federal Routing Number** from the dropdown menu.

    b. Select an **Account Number** from the dropdown menu.

30. In the **Escrow Accounts** section:

    a. Click .

    b. Select an **ABA / Federal Routing Number** from the dropdown menu.

    c. Select an **Account Number** from the dropdown menu.

31. In the Subscriber section:

    a. Click .

    b. Select an **ABA Number / Deliver To** value from the dropdown menu.

    c. Enter a **Description**. (optional)

    d. Enter a **Position (in $)**.

32. In the Certification and Agreement – Form 11711B section:

    a. Select an option:

        i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
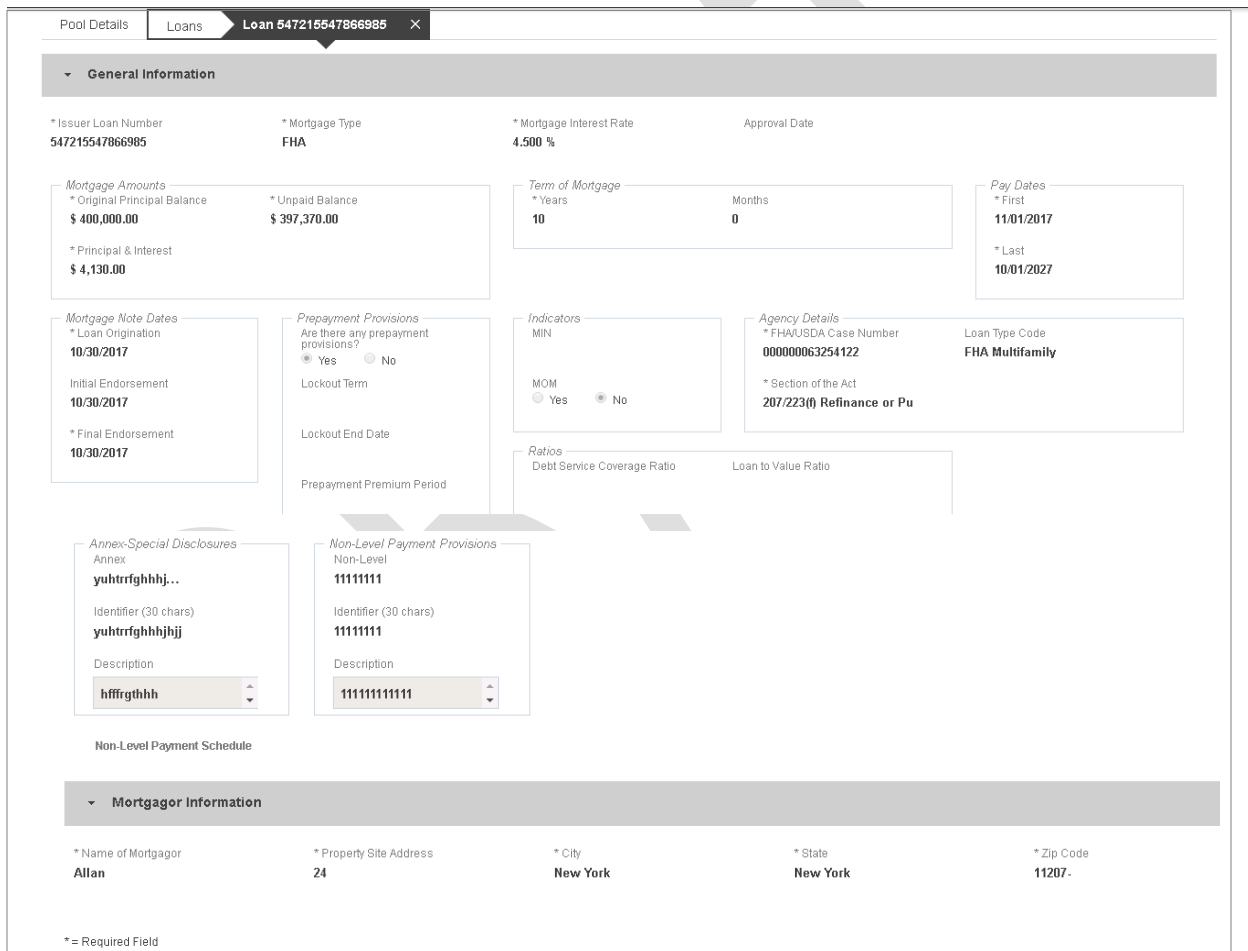
        ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

33. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711-A has been forwarded to the Document Custodian.

34. Click [🖫 SAVE].

35. From the Pool Details screen, click the Loans tab.

36. From the All Loans screen, click the [⊕ ADD LOANS] button.
    a) Enter the Issuer Loan Number.
    b) Must be 15 characters.
    c) Numbers only.

37. Select a **Mortgage Type** from the dropdown.
    a) Available options are:
        i. FHA
        ii. USDA

38. Enter a **Mortgage Interest Rate**.
    a) Maximum value length of six (6) including one (1) decimal point. (e.g. 12.345 %).

39. Select an **Approval Date**.
    a) Required if the difference between the Security Interest Rate and Mortgage Interest Rate exceeds 50 basis points.

40. Enter an **Original Principal Balance**.

41. Enter an **Unpaid Balance**.

42. Enter a **Principal & Interest** amount.

43. Enter a **Term of Mortgage** in Years.
    a) Must be between 5 and 40 years.
    b) Term of Mortgage Months is optional

44. Select a **First Pay Date** from the date calendar.
    a) Must be the 1st of the month.

45. Select a **Last Pay Date** from the date calendar.
    a) Must be the 1st of the month.

46. Select a **Loan Origination Date** from the date calendar.

47. Select a **Final Endorsement Date** from the date calendar.

48. Enter a **FHA/USDA Case Number**.

49. Select a **Loan Type Code.** Available options are:
    a) FHA Multifamily
    b) USDA Multifamily

50. Select a **Section of the Act** from the dropdown.

51. Select an **Annex-Special Disclosures** value.

52. Select a **Non-Level Payment Provisions** value.

53. Complete the **Non-Level Payment Schedule** section (if applicable).

54. Complete the **Modified Payment History** section (if applicable).

55. Complete the **Certify this loan** section (if applicable).

56. Complete the **Mortgager Information** section:
    a) Name of Mortgager
    b) Property Site Address

c) City
d) State
e) Zip Code

57. Click [SAVE].

58. Click [VALIDATE] to validate the pool against the business rules.

59. Resolve Errors and/or Warnings (if applicable).

Figure 94: Bulk Submission of CS Type05 and PN conversion

60. On the **Pools & Loans** screen, select the **checkbox** next to *both* the CL/CS and PN pools.

61. Click the [SUBMIT] button.

62. Complete the Certification confirmation, click [CONTINUE].

63. Enter the **SecurID PIN** and **Passcode**, click [SUBMIT].

3.11.9 Project Loan (PN) Pool

Figure 95: 04 PN-Project Loan-Non Level Payment Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the [⊕ ADD POOLS] button in the header.

2. Select the [ENTER MANUALLY] button to be taken to the Pool Details screen.

3. Enter the **Pool Number.**

4. Select an **Issue Date** from the dropdown.

5. Select **PN-Project Loan-Non Level Payment** from the Pool Type dropdown menu.
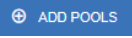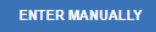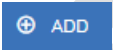
6. Select **04-Initial Project** from the Submission Type dropdown menu.

7. Enter a **Pool Tax ID**.

8. Select a **Delivery Date** from the date calendar.

9. Enter a **Security Interest Rate**.

10. Select a **Maturity Date** from the date calendar.

11. Select a **Custodian Number / Name** from the dropdown menu.

12. In the Principal & Interest Account box:

    a. Select an **ABA / Federal Routing Number** from the dropdown menu.

    b. Select an **Account Number** from the dropdown menu.

13. In the Escrow Accounts section:

    a. Click [⊕ ADD].

    b. Select an **ABA / Federal Routing Number** from the dropdown menu.

    c. Select an **Account Number** from the dropdown menu.

14. In the Subscriber section:

    a. Click [⊕ ADD].

    b. Select an **ABA Number / Deliver To** value from the dropdown menu.

    c. Enter a **Description**. (optional)

    d. Enter a **Position (in $)**.

15. In the Certification and Agreement – Form 11711B section:

    a. Select an option:

        i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan

package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

16. Click **SAVE**.

Figure 96: 04 PN-Project Loan-Non Level Payment Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.

2. From the All Loans screen, click the ⊕ ADD LOANS button.

3. Enter the **Issuer Loan Number**.

4. Select a **Mortgage Type** from the dropdown.

5. Enter a **Mortgage Interest Rate**.

6. Enter an **Original Principal Balance.**

7. Enter an **Unpaid Balance**.

8. Enter a **Principal & Interest** amount.

9. Enter a **Term of Mortgage in Years and Month**.

10. Select a **First Pay Date** from the date calendar.

11. Select a **Last Pay Date** from the date calendar.

12. Select a **Loan Origination** date from the date calendar.

13. Select an **Initial Endorsement** date from the date calendar.

14. If there are Prepayment Provisions, complete the applicable terms.

15. Enter a **FHA/USDA Case Number**.

16. Select a **Loan Type Code**.

17. Select a **Section of the Act** from the dropdown.

18. Select an Annex-Special Disclosures value.

19. Select an Non Level Payment Provision

20. Complete the **Mortgager Information** section:

    a) Name of Mortgager

    b) Property Site Address

    c) City

    d) State

    e) Zip Code

21. Click 🖫 SAVE .

22. Click ✅ VALIDATE to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).

23. Click the ⬇ SUBMIT button.

24. Complete the Certification confirmation, click ➜ CONTINUE .

25. Enter the **SecurID PIN** and **Passcode**, click [⬇ SUBMIT].

3.11.10 Project Loan (LM) Pool

Figure 97: Project Loan (LM) Pool Details Page

Pool Details Page

1. From the Pools & Loans screen, click the [⊕ ADD POOLS] button in the header.

2. Select the [ENTER MANUALLY] button to be taken to the Pool Details screen.

3. Enter the **Pool Number.**

4. Select an **Issue Date** from the dropdown.

5. Select **LM-Project Loan-Modified Loan/Mature Loan** from the Pool Type dropdown menu.

6. Select **04-Initial Project** from the Submission Type dropdown menu.

7. Enter a **Pool Tax ID**.

8. Select a **Delivery Date** from the date calendar.

9. Enter a **Security Interest Rate**.

10. Select a **Maturity Date** from the date calendar.

11. Select a **Custodian Number / Name** from the dropdown menu.

12. In the Principal & Interest Account box:

    a. Select an **ABA / Federal Routing Number** from the dropdown menu.

    b. Select an **Account Number** from the dropdown menu.

13. In the Escrow Accounts section:

    a. Click [⊕ ADD].

    b. Select an **ABA / Federal Routing Number** from the dropdown menu.

    c. Select an **Account Number** from the dropdown menu.

14. In the Subscriber section:

    a. Click [⊕ ADD].

    b. Select an **ABA Number / Deliver To** value from the dropdown menu.

    c. Enter a **Description**. (optional)

    d. Enter a **Position (in $)**.

15. In the Certification and Agreement – Form 11711B section:

    a. Select an option:

       i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan

package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

    ii.   No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

    b.   If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.
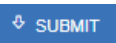
16. Click   [SAVE] .

Figure 98: Project Loan (LM) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.

2. From the All Loans screen, click the [⊕ ADD LOANS] button.

3. Enter the **Issuer Loan Number**.

4. Select a **Mortgage Type** from the dropdown.

5. Enter a **Mortgage Interest Rate**.

6. Enter an **Original Principal Balance**.

7. Enter an **Unpaid Balance**.

8. Enter a **Principal & Interest** amount.

9. Enter a **Term of Mortgage in Years**.

10. Select a **First Pay Date** from the date calendar.

11. Select a **Last Pay Date** from the date calendar.

12. Select a **Loan Origination** date from the date calendar.

13. Select an Initial Endorsement date from the date calendar.

14. If there are Prepayment Provisions, complete the applicable terms.

15. Enter a **FHA/USDA Case Number**.

16. Select a **Loan Type Code**.

17. Select a **Section of the Act** from the dropdown.

18. Select an Annex-Special Disclosures value.

19. Select a Non-Level Payment Provision value (if available).

20. Complete the **Mortgager Information** section:

    a) Name of Mortgager

    b) Property Site Address

    c) City

    d) State

    e) Zip Code

21. Click [SAVE].

22. Click [VALIDATE] to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).

23. Click the [SUBMIT] button.

24. Complete the Certification confirmation, click [CONTINUE].

25. Enter the **SecurID PIN** and **Passcode**, click [SUBMIT].

3.11.11 Project Loan (LS) Pool

Figure 99: Project Loan (LS) Pool Detail Page

Pool Details Page

1. From the Pools & Loans screen, click the [⊕ ADD POOLS] button in the header.

2. Select the [ENTER MANUALLY] button to be taken to the Pool Details screen.

3. Enter the **Pool Number.**

4. Select an **Issue Date** from the dropdown.

5. Select **LS-Project Loan-538/515/Small Loans** from the Pool Type dropdown menu.

6. Select **04-Initial Project** from the Submission Type dropdown menu.

7. Enter a **Pool Tax ID**.

8. Select a **Delivery Date** from the date calendar.

9. Enter a **Security Interest Rate**.

10. Select a **Maturity Date** from the date calendar.

11. Select a **Custodian Number / Name** from the dropdown menu.

12. In the Principal & Interest Account box:

    a. Select an **ABA / Federal Routing Number** from the dropdown menu.

    b. Select an **Account Number** from the dropdown menu.

13. In the Escrow Accounts section:

    a. Click [⊕ ADD].

    b. Select an **ABA / Federal Routing Number** from the dropdown menu.

    c. Select an **Account Number** from the dropdown menu.

14. In the Subscriber section:

    a. Click [⊕ ADD].

    b. Select an **ABA Number / Deliver To** value from the dropdown menu.

    c. Enter a **Description**. (optional)

    d. Enter a **Position (in $)**.

15. In the Certification and Agreement – Form 11711B section:

    a. Select an option:

        i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan
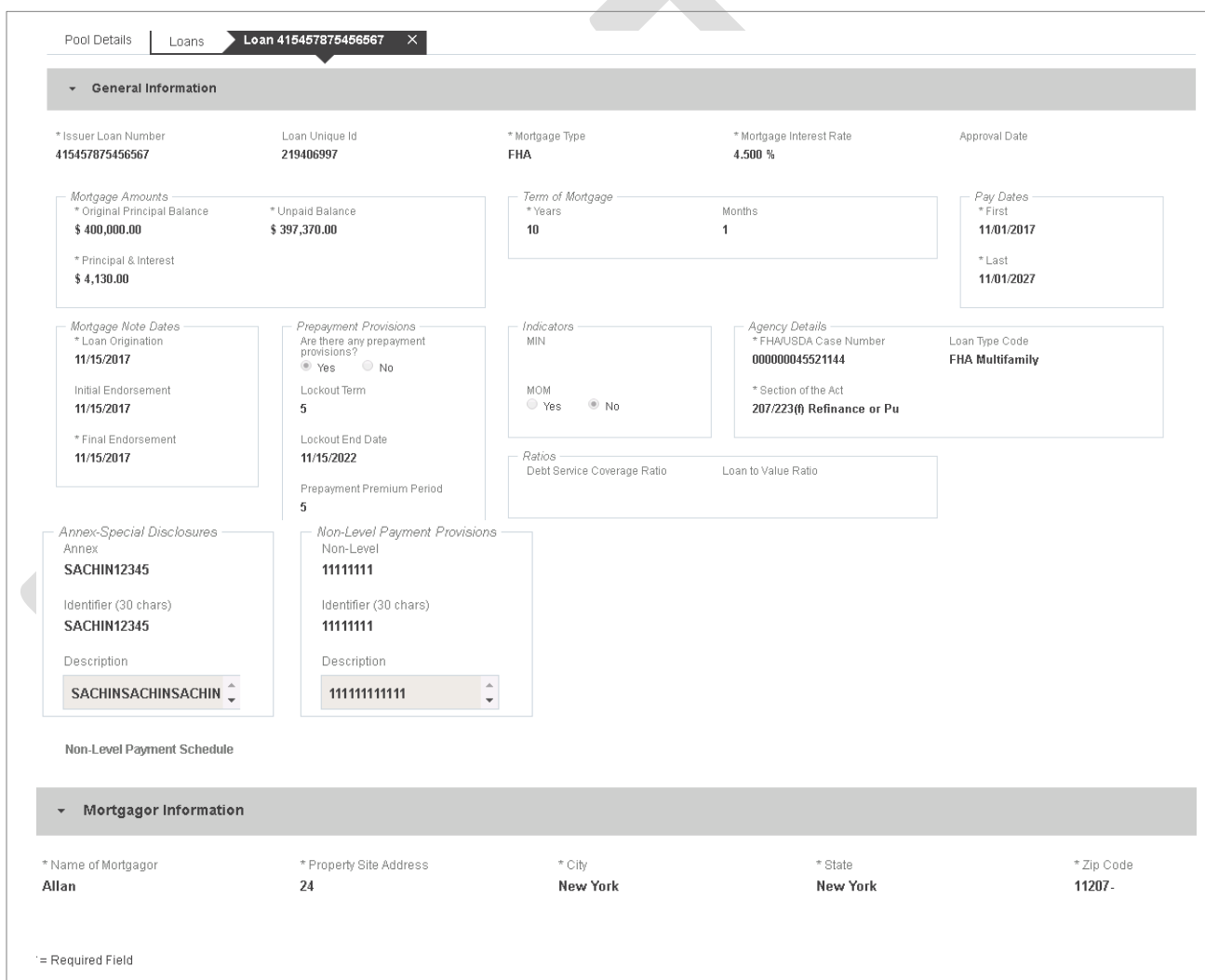
package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

ii. No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

b. If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

16. Click [🖫 SAVE].

Figure 100: Project Loan (LS)Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.

2. From the All Loans screen, click the [⊕ ADD LOANS] button.

3. Enter the **Issuer Loan Number**.

4. Select a **Mortgage Type** from the dropdown.

5. Enter a **Mortgage Interest Rate**.

6. Enter an **Original Principal Balance.**

7. Enter an **Unpaid Balance**.

8. Enter a **Principal & Interest** amount.

9. Enter a **Term of Mortgage in Years**.

10. Select a **First Pay Date** from the date calendar.

11. Select a **Last Pay Date** from the date calendar.

12. Select a **Loan Origination** date from the date calendar.

13. Select an **Initial Endorsement** date from the date calendar.

14. If there are Prepayment Provisions, complete the applicable terms.

15. Enter a **FHA/USDA Case Number**.

16. Select a **Loan Type Code**.

17. Select a **Section of the Act** from the dropdown.

18. Select an Annex-Special Disclosures value.

19. Select a Non-Level Payment Provision value (if available).

20. Complete the **Mortgager Information** section:

    a) Name of Mortgager

    b) Property Site Address

    c) City

    d) State

    e) Zip Code

21. Click [🖫 SAVE].

22. Click [✅ VALIDATE] to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).

23. Click the [⬇ SUBMIT] button.

24. Complete the Certification confirmation, click [➜ CONTINUE].

25. Enter the **SecurID PIN** and **Passcode**, click .

3.11.12 Project Loan (RX) Pool

Figure 101: Project Loan (RX) Pool Details Page
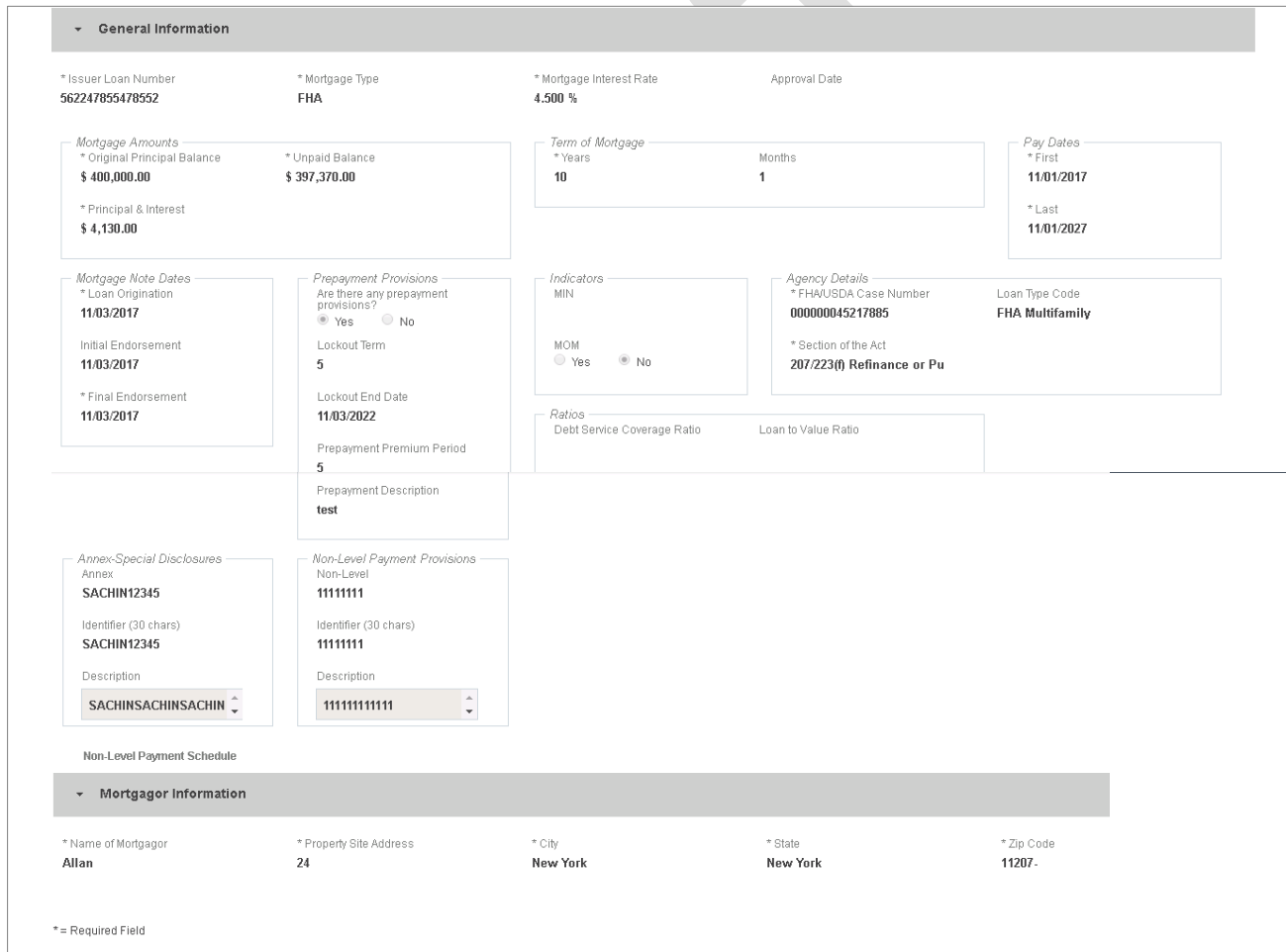
Pool Details Page

1. From the Pools & Loans screen, click the ⊕ ADD POOLS button in the header.

2. Select the ENTER MANUALLY button to be taken to the Pool Details screen.

3. Enter the **Pool Number.**

4. Select an **Issue Date** from the dropdown.

5. Select **RX-Project Loan-Mark to Market** from the Pool Type dropdown menu.

6. Select **04-Initial Project** from the Submission Type dropdown menu.

7. Enter a **Pool Tax ID**.

8. Select a **Delivery Date** from the date calendar.

9. Enter a **Security Interest Rate**.

10. Select a **Maturity Date** from the date calendar.

11. Select a **Custodian Number / Name** from the dropdown menu.

12. In the Principal & Interest Account box:

    a. Select an **ABA / Federal Routing Number** from the dropdown menu.

    b. Select an **Account Number** from the dropdown menu.

13. In the Escrow Accounts section:

    a. Click ⊕ ADD .

    b. Select an **ABA / Federal Routing Number** from the dropdown menu.

    c. Select an **Account Number** from the dropdown menu.

14. In the Subscriber section:

    a. Click ⊕ ADD .

    b. Select an **ABA Number / Deliver To** value from the dropdown menu.

    c. Enter a **Description**. (optional)

    d. Enter a **Position (in $)**.

15. In the Certification and Agreement – Form 11711B section:

    a. Select an option:

        i. Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan

package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

    ii.   No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
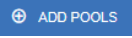
    b.   If the first option is selected, select either **Yes** or **No** to identify if Form HUD-11711A has been forwarded to the Document Custodian.

16. Click [SAVE].

Figure 102: Project Loan (RX) Loan Details Page

Loan Details Page

1. From the Pool Details screen, click the **Loans** tab.

2. From the All Loans screen, click the [⊕ ADD LOANS] button.

3. Enter the **Issuer Loan Number**.

4. Select a **Mortgage Type** from the dropdown.

5. Enter a **Mortgage Interest Rate**.

6. Enter an **Original Principal Balance.**

7. Enter an **Unpaid Balance**.

8. Enter a **Principal & Interest** amount.

9. Enter a **Term of Mortgage in Years**.

10. Select a **First Pay Date** from the date calendar.

11. Select a **Last Pay Date** from the date calendar.

12. Select a **Loan Origination** date from the date calendar.

13. Select an **Initial Endorsement** date from the date calendar.

14. If there are Prepayment Provisions, complete the applicable terms.

15. Enter a **FHA/USDA Case Number**.

16. Select a **Loan Type Code**.

17. Select a **Section of the Act** from the dropdown.

18. Select an Annex-Special Disclosures value.

19. Select a Non Level Payment

20. Complete the **Mortgager Information** section:

    a) Name of Mortgager

    b) Property Site Address

    c) City

    d) State

    e) Zip Code

21. Click [🖫 SAVE].

22. Click [✅ VALIDATE] to validate the pool against the business rules. Resolve Errors and/or Warnings (if applicable).

23. Click the [⬇ SUBMIT] button.

24. Complete the Certification confirmation, click [➜ CONTINUE].

25. Enter the **SecurID PIN** and **Passcode**, click [⬇ SUBMIT].

3.12   Special Instructions for Error Correction

3.12.1   Field-Level Validation

MFPDM has two ways to indicate a problem with the data being entered. The first is a Field-Level Validation. Once User enters data in fields required for save (*) or additional key fields, the field-level validations immediately alert the User to invalid data.

An example of a field-level validation and hover over is below:

Figure 103: Field-Level Validation Example

The field will turn red and an associated error message is available upon hovering over the field.

3.12.2   Validation Fatal Error and Warning Messages

Upon selecting the **Validate** option from the Pool Header, MFPDM will verify pool/loan/draw data against a list of Ginnie Mae business rules. If issues with the data are found, MFPDM will display the associated Errors and Warnings at the top of the respective page upon which the error originates. An example of Loan Detail related Errors and Warnings are below:
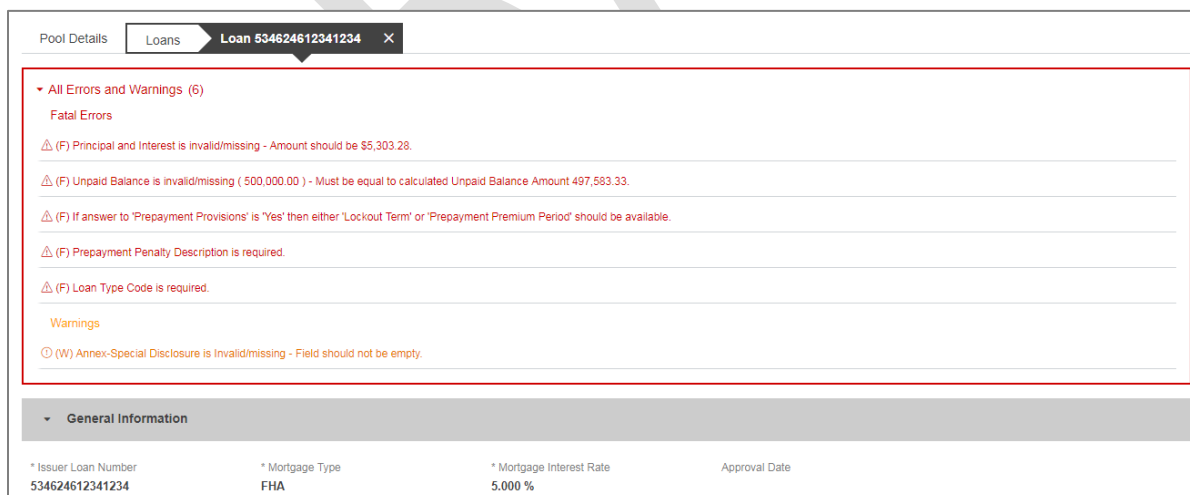
Figure 104: Validation Errors and Warnings

Fatal error messages appear in **red** at the top. Fatal error messages *must* be corrected before a pool is able to be submitted to a document custodian for certification.

Warnings are displayed in **orange** just below any fatal error messages. Warnings serve as a notification that something *may* be incorrect. Warnings *do not* need to be corrected before a pool is able to be submitted to a document custodian for certification.

3.12.3 Date Selection Limitations

All date fields in MFPDM provide the option to select a date from a date calendar widget. The date picker automatically limits to only valid options. Following is an example of a date picker limitation:
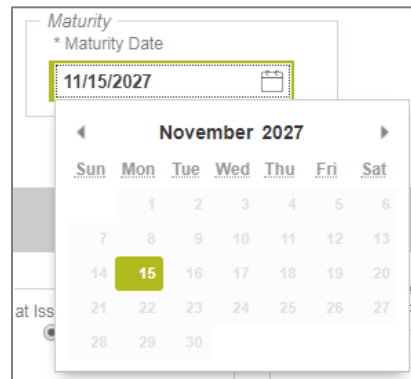
Figure 105: Date Calendar Limitation

In this instance, the field is limited to selecting only the 15th day of each month.

3.12.4 Limited Dropdown Selections

Dropdown fields in MFPDM may automatically restrict the data shown based upon many potential factors including:

- Signed and valid Master Agreement data

- A value selected in a dependent field (e.g. Submission Type is based on the Pool Type selected)

- Account Numbers (P&I, Escrow, etc.) are limited based upon the ABA/Federal Routing Number selected

4   Using the Solution (Batch)

4.1   Pool/Loan Import

To import pool/loan data.

1. Click on the ⊕ ADD POOLS button to enter pool information manually or to import pool/loan data.
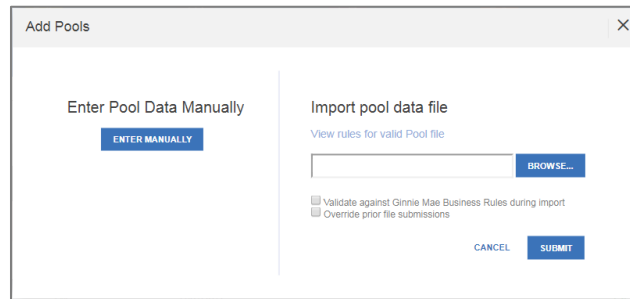
Figure 106: Add Pools

2. Under 'Import pool data file', click the [BROWSE...] button to locate a compatible file containing pool/loan data to import.

NOTE: MFPDM requires a .TXT file for import.
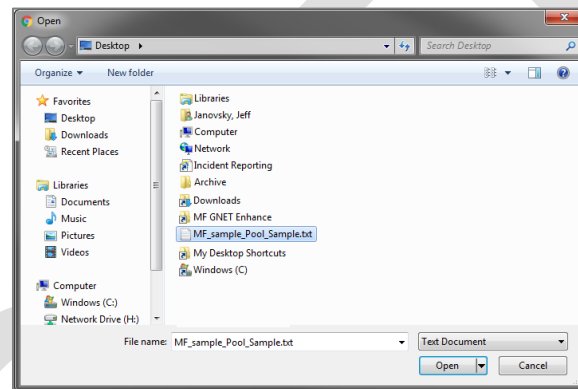
Figure 107: Open File

3. Select a compatible file and click **Open**.

4. If desired, select either/both checkbox:

   a. 'Validate against Ginnie Mae Business Rules during import' to run the Ginnie Mae validation process during file import.

   b. 'Override prior file submissions' to replace previously entered/imported data.

5. Select **SUBMIT**.

NOTE: Clicking [Cancel] closes the file selection screen and removes the selected file from import.

NOTE: If there is an error on one of the Subscribers during import all Subscriber entries are discarded (not saved).

5   Reporting

5.1   Report Capabilities

Users can generate and print the following forms and reports from the following pages: Pools & Loans, Pool Details, Loans, Loan Details, and Draw History Details.

Table 11: Forms & Reports

	MFPDM Form	HUD Name	Pool Types	Available
1.	Schedule of Subscribers - 11705	HUD-11705: Schedule of Subscribers and Ginnie Mae Guaranty Agreement	All	After initial save on Pool Details (11705) screen
2.	Schedule of Pooled Mortgages - 11706	HUD-11706: Schedule of Pooled Mortgages with data	All	After initial save on Loan Details (11706) screen
3.	Schedule of Pooled Mortgages with Data - 11706	HUD-11706: Schedule of Pooled Mortgages summary (Recap)	All	After initial save on Loan Details (11706) screen
4.	Certification and Agreement - 11711B	HUD-11711-B: Certification and Agreement	All	After initial save on Pool Details (11705) screen
5.	Prospectus Ginnie Mae I Project Loan Securities - 1724	HUD-1724: Prospectus - GNMA I MBS (Project Loan Securities)	LM/LS/PL/PN/RX	After successful submission of the pool
6.	Prospectus Ginnie Mae I Construction and Permanent Loan Securities - 1731	HUD-1731: Prospectus - GNMA I MBS (Construction & Permanent Loan Securities)	CL/CS/PL/PN	After the successful submission of the Initial Construction and Conversion pools (Type 03 and 05)
7.	Certification for Construction Loans – 1732	HUD-11732: Custodian's Certification for Construction Securities	CL/CS	After a draw has been certified
8.	Modified Loan Payment History	Modified Loan Payment History	LM	After the Modified Loan History is completed and saved (along with the Loan record)
9.	Loans with Annex - Special Disclosures	Loans with Annex - Special Disclosures	All	Any time - not specific to a single pool, displays a list of pools that contain an Annex value
10.	Loans with Non Level Payment Provisions	Loans with Non Level Payment Provisions	LM	Any time- not specific to a single pool, displays a list of pools that contain an Non-Level value
11.	Non Level Payment Schedule	Non Level Payment Schedule	LM/LS/PN/RX/CL/CS	After the Non-Level Payment Schedule is completed and saved (along with the Loan record)
12.	Certification for Mature Loans	Certification for Mature Loans	LM	After an Issuer has completed the 'Certify this Mortgage' on the Loan Details and has saved the Loan
13.	Validation Report	N/A	ALL	After validation

5.2   Report Procedures
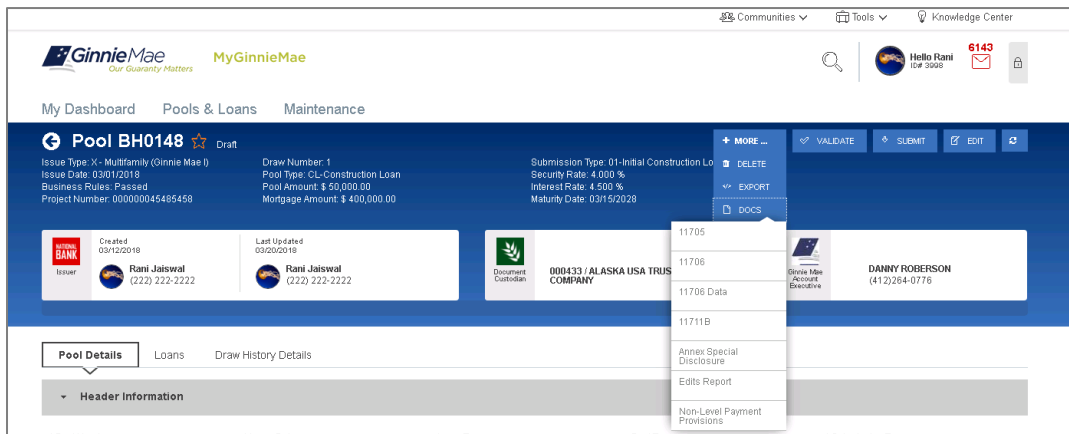
Figure 108: Pool Details Docs Drop Down

To generate a form/report from the **Pool Details, Loans, Loan Details and Draw History** pages, click on the ![DOCS] button on the top right corner of the Pool Header and select the desired report.
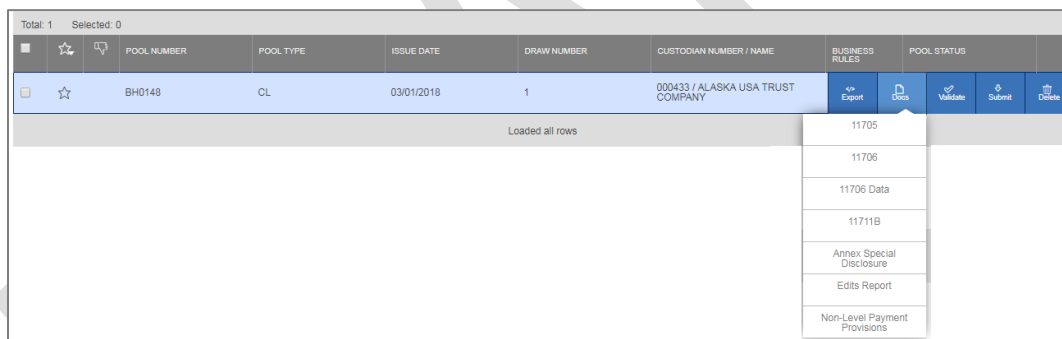
Figure 109: Pools & Loans Row Action Docs Drop Down

To generate a form/report from the **Pools & Loans** page click on the ![...] (row action) button on the right side of each pool, click on the ![DOCS] button, and select the desired report.

Note: To see forms and reports samples please go to Appendix A: References.

6 Getting Help

6.1 Solutions to Common Problems

Additional help is available in the MyGinnieMae footer with the following options:

Portal Help | About My Ginnie Mae | Site Policies | Contact Us | USA.gov

Figure 110: MyGinnieMae Footer Links

- **Portal Help**: Frequently asked questions related to MyGinnieMae.

- **About MyGinnieMae**: Additional information about MyGinnieMae.

- **Site Policies**: A link to the Ginnie Mae Privacy Policy.

- **Contact Us**: See Section 6.2 Getting More Help

- **USA.gov**: A direct link to the website USA.gov.

6.2 Getting More Help

The Contact Us link on the MyGinnieMae landing page provides multiple contact methods for getting in touch with Ginnie Mae and Ginnie Mae Support.
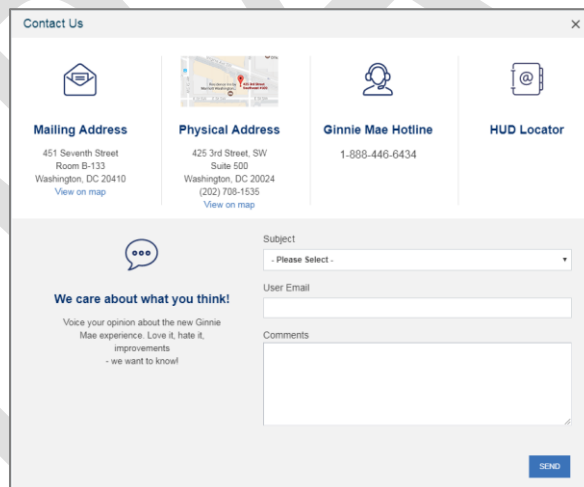
Figure 111: Contact Us

6.3 Help Desk

The Ginnie Mae Helpdesk is available by calling 1-800-234-4662, option 1.

7   Appendix A: References

The following table summarizes the documents referenced in this document.

Table 12 - References

Document Name	Description	File
Forms and Reports	Samples of all forms and reports users can generate and print	Forms-Reports_MFP DM_SAMPLE.zip
Common Error and Warning Messages	Sample of most commonly seen Error and Warning messages for Multifamily pools and loans.	Common MFPDM Error Messages.docx

8   Appendix B: Key Terms

Table 13 - Key Terms

Term	Definition
ABA#	Bank's Routing Number
AE	Account Executive
CL	Construction Loan
CS	Construction Loan Split-Rate
FCN	File Certification Number
FHA	Federal Housing Administration
FRN	File Rejection Number
FTN	File Transmission Number
GNMA	Governmental National Mortgage Association (Ginnie Mae)
LM	Project Loan – Modified Loan/Mature Loan
LS	Project Loan – 538/515/Small Loans
RX	Project Loan – Mark to Market
MBS	Mortgage-Backed Security
MF	Multifamily
MFPDM	Multifamily Pool Delivery Module
MM/DD/YYYY	Month/Day/Year
MM/YYYY	Month/Year
MyGinnieMae	Ginnie Mae Portal that hosts MFPDM Application
OAA	Original Aggregate Amount
OPB	Original Principal Balance
OTP	One-Time Password
P&I	Principal and Interest
PN	Project Loan – Non-Level Payment
PPA	Pool Processing Agent
RD	Rural Development Loans (currently known as USDA)
RPB	Remaining Principal Balance
UPB	Unpaid Principal Balance
USDA	United State Department of Agriculture (also known as RD Loans)